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# **ECONOMIC INVESTIGATIONS**

IN THE

## **HYDERABAD STATE**

**1929-30**

**VOL. I**

**(General Survey)**

BY

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**H. E. H. the Nizam's Government**

*With an Introduction*

BY

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## **ECONOMIC INVESTIGATIONS IN THE HYDERABAD STATE**

**(IN FIVE VOLUMES.)**

**VOL. I.—General Survey and District Summaries**

**VOL. II.—Nanded : District Summary, Village reports and  
Tables**

**VOL. III.—Warangal : District Summary, Village reports and  
Tables**

**VOL. IV.—Aurangabad : District Summary, Village reports  
and Tables**

**VOL. V.—Raichur : District Summary, Village reports and  
Tables**





## INTRODUCTION

THIS enquiry was conducted by Mr. S. K. Iyengar, Professor of Economics of the Nizam College, Hyderabad, under the orders of His Exalted Highness the Nizam's Government. The main objects of this enquiry were

(a) to ascertain to what extent registered holders of land in the State have been dispossessed of their holdings during the last 25 years and what were the causes of their being dispossessed and

(b) to ascertain the extent of the indebtedness of the existing holders.

A preliminary and experimental enquiry was held in 1928 in eight villages, four in each of two districts. The first of these was Mahbubnagar, a district on the southern border of the State due south of Hyderabad City, and the second was Nizamabad district, which is the central district of the State. Both of these are situated in the south-eastern half of the State, commonly known as Telingana, where the geological and agricultural conditions are very similar to those in the Ceded Districts of Madras. The soil, which is generally derived from the Archaean rocks, which outcrop in all directions, is commonly shallow, and tends to be of a light gravelly nature incapable of retaining moisture, though here and there are darker coloured soils which are usually fertile. Irrigation at present is conducted practically entirely from tanks, but to a much lesser degree from wells which are used mostly for expensive garden crops. Less than 12 per cent. of the area cultivated is irrigated and practically all the irrigated land is under rice. Hardly any sugar-cane is grown. There is a precarious rainfall averaging about 30 inches a year and the dry upland crops are chiefly *juar* (large millet), *bajra* (small millet), castor, *til*, (sesamum indicum) with a little tobacco. The acreage under ground-nuts is now increasing rapidly.

In view of the results of this preliminary survey, it was decided to undertake a more comprehensive enquiry in four other districts of the

State. The districts chosen were Aurangabad, in the extreme north-western corner of the State, Raichur in the extreme south-west, Warangal in the extreme south-east and Nanded in the centre of the northern border. Three of these districts, Aurangabad, Raichur and Nanded, are in the north-western half of the State known as Marhatwara, which approximates in general characteristics to the Bombay Deccan. The soils which are formed by the disintegration of the basaltic trap are generally stiff and dark coloured. In the greater part of this area, irrigation is almost unknown except in so far as water from wells is used for sugar-cane and garden crops. The soil itself is highly retentive of moisture and, where its depth is great, cannot be worked during the rains. The chief crops are *juar*, cotton, wheat *tuar* (*Cajanus Indicus*) and linseed with here and there a few acres of sugar-cane, which only is a crop of importance in one district (Bidar).

Twelve villages were selected in each of these districts with the assistance of the district officers in such a way as to obtain examples of all kinds of conditions in different parts of each district. Most of the villages chosen were off the main roads and, as will be seen from the maps published with the report, were scattered throughout the districts. Mr. Iyengar and his assistants camped in each village for several days and obtained their information by interrogating the head of each family and by examination of the village records and books and documents produced by money-lenders. While it is impossible to guarantee the complete accuracy of the statistics so collected, the chances are that if there are any mistakes, they will tend to cancel out and that the general impression conveyed by them will be correct for each district. The different results in the various districts show, however, that it is impossible to draw any certain conclusions from any one district which would apply to the whole Dominions and it seems unsafe to draw conclusions either from the averages of all the villages for the State as a whole or from the figures from one district for the neighbouring districts. If it had been desired to obtain average statistics for the whole Dominions, it would have been better to conduct enquiries in four or five villages in each district, but the general picture thus obtained might have been less useful for administrative purposes than these more detailed results will be in areas in which they have been compiled.

The size of an average holding naturally varies in accordance with soil and climatic conditions. In the Aurangabad, Raichur and Nanded districts of Marhatwara, where there is practically no wet land, the size of an average holding, that is, the total area of dry land divided by the total number of occupants of agricultural land (*i.e.* holders directly under Government) is 27, 17 and 20 acres respectively ; but, as will be seen from the table on page 14, there are a fair proportion of occupants with large holdings, and actually more than 60 per cent. of the total number of occupants in Raichur and more than 50 per cent. in Nanded and Aurangabad hold less than 15 acres of dry land. In the three Telingana districts, the computation of an average holding is complicated by the fact that there is both dry and wet land and there is a fair number of cultivators who hold only dry land. It is, therefore, difficult to work out any figure of an average holding ; but the result of dividing the amount of dry and wet land by the total number of occupants of agricultural land in Warangal district is to produce an average of 11 acres of dry land and three acres of wet land. As will be seen from the table on page 14, however, there are in the 12 villages selected in Warangal a few men with very large holdings and if these are excluded, the average is reduced to 8 acres of dry land and  $1\frac{1}{2}$  acres of wet land. It might be argued, therefore, that a large proportion of the cultivators in these districts have holdings not only below the average, but if we are to believe the estimates of an " economic holding " made by Dr. Mann and Mr. Iyengar himself (see page 15) insufficient to maintain them at a reasonable standard of comfort. Mr. Iyengar's enquiries show, however, that a large number of *pattadars* (*i.e.*, direct holders under Government) who have insufficient land of their own, rent land from those with larger holdings and so manage to maintain themselves and their families. In fact, about one-fourth of the total area of dry land and nearly as much of the wet land is settled with tenants, of whom only about one-third have no land of their own. Further, as the table on page 22 shows, the number of landless labourers is so few in many villages that occupants of land who have got more land than they can cultivate with the aid of their families have often no choice but to lease a part of their holdings to tenants. While, therefore, there are no definite statistics available it seems probable that the great majority of the cultivators would

Size of average  
holdings.

have sufficient land to maintain themselves and their families at a reasonable standard of comfort, if they were tolerably free from debt and their land was unencumbered.

The families without land, either of their own or held as tenants, constitute about 30 per cent. of the total families. In all the villages visited, a fair proportion of these are skilled artisans, such as weavers, who are able to maintain themselves without land at all. Exclusive of these, about one-fifth of the total number of families in Nanded and Warangal are entirely dependent on what they can earn as unskilled labourers. In Aurangabad, the proportion is about one-fourth, while in Raichur, it is only one-eighth. The wages earned vary considerably. In Aurangabad, Nizamabad, Nanded and Mahbubnagar, a reasonable wage is paid, but wages in Raichur and Warangal are very low, and it is clear from the report that the position of the landless labourers in these two districts and particularly in Warangal, where a system of virtual serfdom prevails, is far from satisfactory. Most of these unfortunates belong to the so-called "untouchable" community, so that social custom exaggerates their economic disadvantages and helps to make the improvement of their condition difficult.

It has been stated above that the main object of the Dispossession in Aurangabad. enquiry was to find out the extent to which holders of land under Government have been dispossessed of their holdings, and the amount of the indebtedness of those who are still in possession of them. The only district in which transfers have taken place on a large scale is Aurangabad, where nearly 30 per cent. of the total cultivated area has left the hands of families which originally possessed it during the last 25 years. More serious still, the rate of dispossession is on the increase. Out of 289 cases of land transfer, only 31 occurred more than 15 years ago, 61 took place between 10 and 15 years, 80 between 5 and 10 years ago and no fewer than 115 in the last five years. In all, two-thirds of the land so transferred has gone into the hands of persons who do not cultivate it themselves and nearly half of this area is being cultivated by the original occupants on tenancy terms which are usually harsh. The report describes how the simple Mahratta cultivator loses possession of his land, mostly by a gradual process, as the result of accumulation



of debt at high rates of interest. Land mortgage is not common but the system by which a formal sale-deed is executed on the promise that it will act as a mortgage is in use. This process of dispossession was no doubt assisted by the severe famine which took place about 10 years ago in this district ; but the fact that over a quarter of the land has passed out of the hands of the original holders during the last 15 years, while, as will be seen below, a large number of the remaining holders are heavily indebted, seems to show that something must be done to protect the holders of land in this district.

In the remaining districts, the position is not bad. Raichur is known as a famine area, and Raichur District. one would expect the position of the land-holders not to be very good. Indeed, the experience of the Co-operative Department in this district is very similar to that of the Bombay Co-operative Department in the adjoining areas, *viz.*, that it is very difficult to recover loans once made to societies. Yet, in Raichur the percentage of land transferred in the last 25 years was only half that in Aurangabad, and only about one-third of this passed into possession of money-lenders through debt transactions. More than two-thirds of the transfers also took place to persons who now are actually cultivating the land. Looked at from the position of the general interest of the cultivating classes, therefore, the position in Raichur is much better than that in Aurangabad, although, in view of climatic and soil conditions, one might have expected the reverse. The fact is that people are not so anxious to obtain possession of land in the Raichur district as they are in Aurangabad. The experience of the Co-operative Departments in India over a number of years shows that cultivators tend to become indebted in proportion to the value of their land. Villages with a fertile soil with or near good communications tend to become more indebted and their lands tend more to pass in the hands of non-cultivating owners than interior villages, especially those with infertile soils. This is well brought out in the present report, especially in the case of the districts of Aurangabad and Nanded. In fertile villages with good communications, every one wishes to possess land and money-lenders use every machination to get hold of it. In poorer areas, they do not desire so much to obtain possession and either avoid making large advances or else adopt a more lenient attitude towards their debtors.

In the other districts, the position on the whole is much better. In the 8 villages of Mahabubnagar and Nizamabad, there was not a single case of dispossession. In Nanded only 5 per cent. of the dry land and 6 per cent. of the garden land was transferred during the previous 25 years by process other than regular sale. In Warangal district the proportion of dry land transferred was only 9 per cent. ; but about a quarter of the wet land has passed out of the hands of its original owners. Most of this seems to have gone into the hands of Deshmukhs and other large land-owners who dominate the economic life of this district. These gentlemen find it easy to cultivate large holdings, even of wet land, owing to the system of *bhagelas* or land serfs described on page 128 of the report, and their position and influence is such that by various means they are gradually acquiring more and more of the desirable wet lands. Out of 912 acres of wet land which passed out of the hands of the original holders during the last 25 years no fewer than 848 acres came into the possession of persons who do not actually cultivate themselves. Unless means can be found to counteract the influence of these persons, it can only be a question of time before the great majority of the patta holders of Warangal are reduced to the position of landless labourers or worse.

Mr. Iyengar has compiled entirely separate statistics for land mortgage and other debt. The reason he gives for this procedure is that land mortgage debts follow the land, which is often owned by persons out of the village, whereas other debts are calculated according to the resident families, many of whom in fact own land in other villages. It is, therefore, not possible to compile identical statistics for the two classes of debt. The result is that it is difficult to get a clear picture of the average indebtedness of tenants who are in debt ; but in table XII on page 29, the average indebtedness (inclusive of land mortgage debt) of all the resident families in the village has been calculated. The total amount of debt secured by land mortgage in all the villages visited was only \*O.S. Rs. 1,35,000 whereas the total amount of other debts was over five lakhs. The amount of land actually hypothecated is thus relatively small. A curious feature of the land mortgage debt as contrasted with other parts of India is that most of it is secured by simple mort-

\* N.B.—Seven rupees of the State currency (O.S.) equal six British Government rupees (B.G.) roughly.

gages without possession. Out of 361 mortgages recorded only 108 were mortgages with possession and 50 of these provided for the re-transfer of the land free of all charges at the end of a definite period. In Nanded district where most cases of land mortgages were found, 124 cases were recorded and the next largest total (103) was in Raichur. Land mortgage, however, seems relatively rare in these six districts, although the experience of the Co-operative Department shows that in at least one other district, (Osmanabad) the system is common. Apparently the money-lenders feel quite safe without recourse to documents until the debt reaches a high total, when a formal sale deed is executed, which the landholder looks on as only a mortgage until he finds it is too late. If the total mortgage debt is computed, Nanded again heads the list with Rs. O. S. 66,770 and is followed by Aurangabad with just half that sum.

In the case of other forms of debt, Aurangabad heads the list with an average of Rs. 289 per family indebted (exclusive of land mortgages) and an average debt per resident family *including land mortgages* of Rs. 150. The average debt per indebted family even allowing for the fact that land mortgage is not included cannot be considered as very high. In the case of Aurangabad, for instance where the average holding is just under 28 acres of dry land, the average debt per indebted family, excluding land mortgages, is only Rs. 289 or less than Rs. 11 per acre held and this cannot be considered large in a district where the current value of an average acre of dry land is as high as is shown on page 140. Even if land mortgage debt were included, the total debt per acre for indebted families would be well below Rs. 20, and there is no reason why a great part of this indebtedness should not be paid off with the spread of the co-operative movement. The average is however a little misleading, since in a few villages the indebtedness is low, and in some villages the average per indebted family is much higher, *e.g.*, Khadkheda Rs. 486 and Daregaon Rs. 411.

The rates of interest paid are not as high as they are in some parts of India. Two rupees a month simple interest or 24 per cent. per annum is the usual maximum, though rates for loans in kind, if worked out in cash are higher; but even these rates make

Rates of Interest.

it difficult for a cultivator once encumbered to free himself from debt.

Another interesting feature of these statistics is the large proportion of families which are entirely free of debt. It may be taken for granted that most families who are not indebted otherwise are free from land mortgage debt. At any rate the great majority of those who have mortgaged their lands are probably in debt besides to some extent. In Nanded 518 out of 1,217 resident families are recorded as free from debt, in Warangal 1,190 out of 2,203 families, in Aurangabad 395 out of 982 and in Raichur 366 out of 928.

Looked at from every point of view, there is no doubt that Aurangabad is worse off than any other district. Not only are holdings being transferred in increasing numbers year by year, but the total amount of debt per resident family is greater in this district than in any other. The experience of the Co-operative Department in this district fully confirms these conclusions. Everything points to the gradual dispossession of all the smaller holders, unless the growth of education, the spread of the co-operative movement or some legislative measure, such as a Land Alienation Act, comes to the rescue of the cultivator.

It is interesting to notice that a calculation of the incidence of the debt per acre shows Warangal at the head of the list with Rs. 12 to 13 per acre and Aurangabad, Nanded and Raichur approximately equal, with averages of from O.S. Rs. 7 to 8 per acre. The higher ratio in Warangal is probably due to the greater value of wet land which enables higher loans to be raised per acre. These figures are not high and if they had been examined by themselves, might have tended to reassure Government as to the position in these districts. The fact that this enquiry shows that, in spite of the low incidence of debt per acre under cultivation, land is rapidly passing out of the hands of its former holders in some areas, alone justifies its inception.

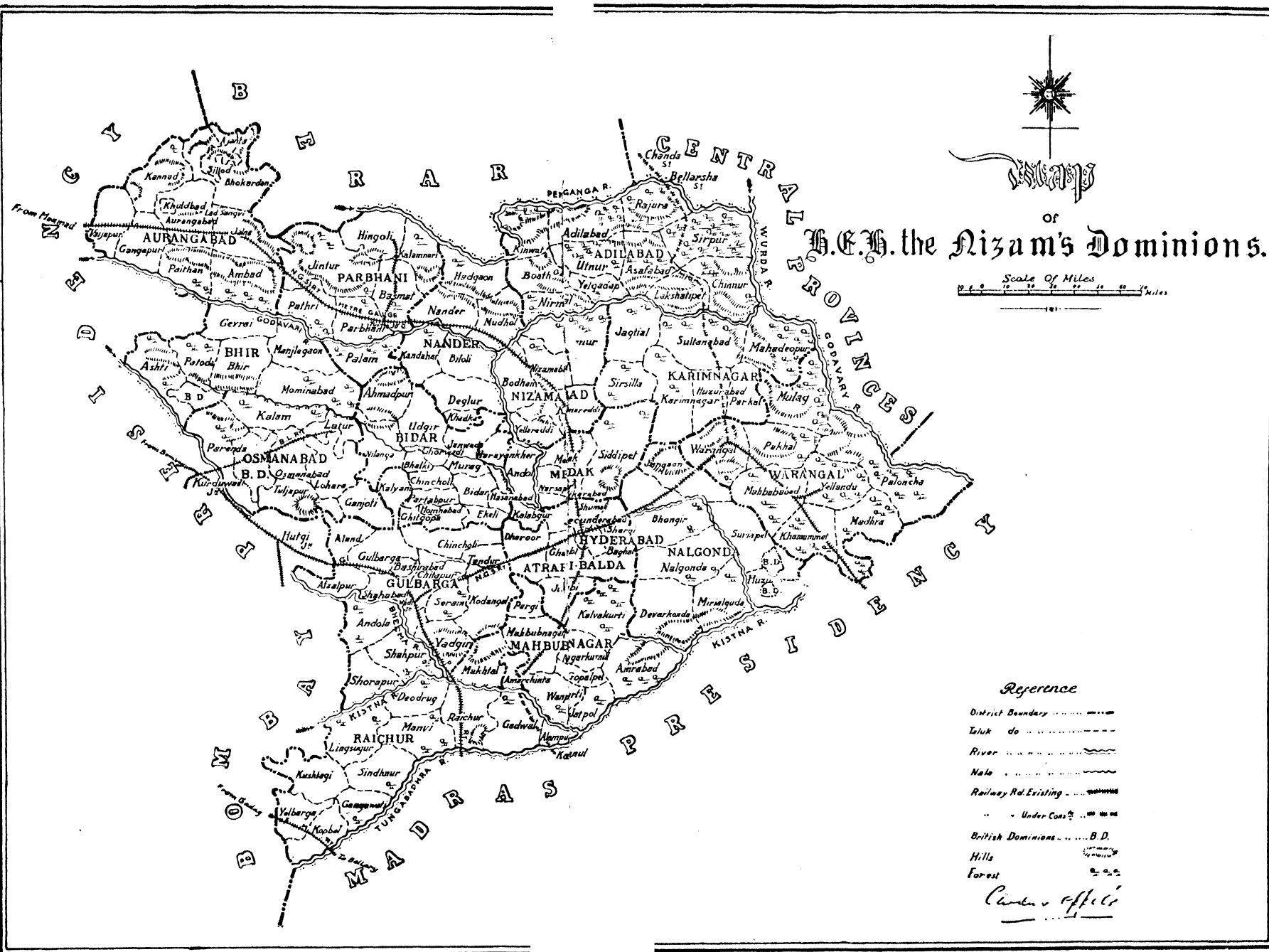
Mr. Iyengar and his staff have done some useful work for which they deserve credit. It must be understood that the opinions expressed in the report are those of

Mr. Iyengar alone, as those in this introduction are mine. His Exalted Highness' Government take no responsibility for them.

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*Hyderabad-Deccan,*

*June 24th 1931.*





## ECONOMIC INVESTIGATIONS IN THE HYDERABAD STATE 1929—30

### GENERAL SURVEY.

IN Farwardi, 1337 Fasli (February, 1928), Mr. S. Kesava Iyengar, M.A., F.R.E.S., F.M.U., Professor of Economics, Nizam College, was asked (on his suggestion) by Mr. B. A. Collins, C.I.E., I.C.S., Director-General and Secretary to Government, Commerce and Industry, to take up some economic investigations in two districts in the summer recess. The following are the terms of inquiry :—

1. The sizes of agricultural holdings,
2. To what extent the holders cultivate their land and on what terms, and the conditions on which they sublet them to others,
3. The extent to which the holders, and especially those who themselves cultivate their holdings, have been dispossessed, within a definite period, say the last 25 years, and what are the causes of this dispossession,
4. The indebtedness of the holders and the amount of land which is actually mortgaged and to what class of money-lenders, and
5. The manner in which the holders obtain their seed and dispose of their produce.

Items vitally associated with these are included within the purview of this inquiry. For instance, sizes of agricultural holdings do not mean anything if not studied in association with the kinds of crops and methods of cultivation.

2. Investigations were carried out in four villages of the Mahboobnagar and four villages of the Nizamabad District during Khurdat, Thir and Amardad, and a report submitted late in Amardad (June, 1928). In this work Mr. Iyengar was helped by Mr. M. Bhaskar Rao, M.A., and Mr. S. Ali Hashmy, B.A., then students of the Nizam College. Mr. Iyengar was appointed Special Officer for Economic Investigations in Dai, 1338 Fasli, (November, 1928) on the authorisation of His Excellency the President of Council. The



Farman of His Exalted Highness dated the 15th Shavval, 1347 H., directed that further investigations should be carried out in 48 or 52 villages in four districts of the State. Nanded and Aurangabad were taken up as representative of Mahratwara, Warangal of Telangana and Raichur of Karnatak. The inquiry began in January, 1929, and closed by the middle of October, 1930. In the first week of June, 1930, two villages in Warangal District were visited a second time with a view to study the incidence of indebtedness before and after a harvest. Mr. G. D. Mehkeri and Mr. A. Q. Quraishi, B.A., (Economics), LL.B., comprised the inquiry staff.

3. The investigation was made as intensive as possible

Methods of inquiry. by

- (a) camping in the villages themselves ;
- (b) assembling the heads of all families and explaining to them the objects and the scope of the inquiry ;
- (c) eliciting the data in each case from the person concerned or his (or her) guardian ;
- (d) verification of the data by means of queries put to land-holders, tenants, sowcars, village officers, raiyats, debtors, etc., and comparison of data collected under different heads, on the spot ; and
- (e) comparison of data collected with statistics contained in village records.

The criterion adopted for eliciting and collecting the data is the recording of all available, correct information on the items inquired into, in the villages selected, without reference to their commonplaceness or novelty : this is what is generally expected of an intensive inquiry. The inquiry has throughout had the benefit of continual scrutiny and direction by Mr. Collins, and of advice from time to time from Dr. Harold Mann.

4. The difficulties in the way of conducting an economic investigation which presumes the prevalence of a money economy, in villages which see and handle the currency of the country about once a year (at the harvest time)—except for the reservation of a few subsidiary coins for disposal at the weekly fair—are real. On items like the expenses of production, the raiyat deems many a question put to him as quite inadmissible. And he is right so far as he is concerned. He does not attach money values to many things which do command a market price in urban quarters, and his

philosophy of life allots a very subordinate position to monetary considerations. Notwithstanding, it would be incorrect to say that the villager, however secluded his village might be, has not begun to be influenced by considerations of profit and loss. Somewhat unsuitable as it might be, the acceptance of the prevalence of a money economy as a hypothesis, appears to be unavoidable if anything like an economic inquiry is to be conducted at all in villages like Hungarga and Rui, Ghanapur and Katapur.

5. The co-operation afforded by the villagers in the carrying on of the investigation, is on the whole laudable. There were, of course, a few attempts made by this or that raiyat to screen facts which, he fancied, would prejudice his interests. But, before the *ecclesia* of the villagers gathered for the purpose of eliciting truth, nothing can be hidden. Evidence available was more complete than a court of law sitting at the Taluqa or the District headquarter could ordinarily get at : no need was felt at any stage of the inquiry for either police assistance or magisterial powers. The crucial test for the common sense and intelligence of the villagers lies in the fact that, as a rule, almost all the resident women landholders were present (personally or by agents) throughout the inquiry in every village inspected, and very readily co-operated in the supply of correct information.

6. Sub-numbers like (a), (b), (c) and (d) of individual occupants given against pattas in the Tables on Agricultural Holdings, are not there in the village records : they are put down in the accompanying tables as a result of the investigations. The following hypothetical cases will perhaps make clear the meaning attached to the term "OCCUPANT" in this Report :—

1. A the Pattadar has four major children, but all of them live together and eat from the same kitchen. Then, A is considered the sole occupant.
2. A the Pattadar has four major sons who live each in a separate house, the father's lands are managed by them all commonly, and the harvest is divided among the five. Then, A and his four sons are considered each as an occupant, the extent of his occupancy being determined by the share each gets from the harvest. In the last

but one column of the table on Landholdings, the abbreviation J. O. D. Y. is put, meaning thereby "Joint Occupancy and Division of the Yield." It is true that in this case, there is no specific division of the land among the five, but each has got the right to sell his interest in the yield of the land, and it is open to the buyer to continue joint occupancy or to bring about a regular division of the land, with or without documents.

3. A the Pattadar has four major sons and has divided his lands, (with or without documents) among his sons, keeping a share for himself and his wife. Then the number of occupants is taken to be five.
4. A, a woman Pattadar, has an only daughter, and her lands are being managed by, and the yield utilised by, the daughter and son-in-law. Then, the son-in-law is considered as the occupant.
5. A has sold his lands to B, C, D and E. The latter four have got registered sale-deeds and the possession of the respective shares is with each of the four. Then, B, C, D and E are considered as separate occupants.
6. A the pattadar is dead, and B and C are two rival claimants for the land, each not allowing the other to occupy the land. Then the remark is made against the concerned survey numbers, "fallow on account of dispute."
7. If in case 6, B has possession but C is claiming possession before a court of law, then, B is considered the sole occupant.
8. Owing to famine or some other cause, A the Pattadar left the village years ago, and B who is no way related to A, is paying the land revenue on the land and enjoying the yield thereof for some time without anybody objecting to it. Then, B is considered as the sole occupant. B is considered as the sole occupant whether his occupancy rights have been sanctioned by the Tahsil office or not.
9. A the Pattadar has given away in charity survey number 1 to another person B. If A has given B the right of selling survey number 1, then B is considered as the occupant. But if B has only the right to take the yield of the land during the pleasure of A, then A is considered as the

occupant. This procedure is followed, whether there is any written agreement or not.

10. Four brothers, A, B, C and D mutually agree and divide the paternal land into four divisions, each occupied by one of them. With or without partition documents, so long as the brothers agree that there has been a real partition, the four brothers are considered as four occupants.
11. A the Pattadar has mortgaged his land, with or without possession, without involving conditional sale. Then, A is considered as occupant.
12. A has mortgaged his land with possession, agreeing to a conditional sale if the land be not redeemed within five years. If five years are past, then the mortgagee is considered as the occupant.
13. A has mortgaged his land without possession, but agreeing to a conditional sale if the loan be not repaid in full within five years. If five years are past, but the land is yet in the possession of A, then A is considered as the occupant.
14. A the Pattadar mortgaged his land with possession several decades ago. Now there is nobody claiming the land back by paying the money borrowed: no son or relative. Then, the mortgagee is considered as the occupant.
15. A survey number is held by A, B, C and D as inam for performing some specified work. If the four are joint in food and housing, then A is considered as the occupant. If they divide the yield, then it is considered as a case of J. O. D. Y. If they have actually divided the land among themselves, with or without any document, the four are considered separate occupants.
16. A the Pattadar has absconded on account of heavy debts. His lands are fallow. Then A is considered as occupying the land till he formally resigns or till a revenue auction.
17. A the Hindu pattadar died leaving behind him a childless widow. The widow has only life interest in the land, but has possession. Then, she is considered as the occupant.
18. A dies leaving a widow and three minor children. The widow is a major and has possession of the land as guardian of the children. Then the widow is considered as the occupant.

19. In other cases where a person or persons have had undisputed possession of land for twelve years and more, during which times he or they respectively paid the land revenue due on the concerned land, he or they are considered as the occupants of the concerned land.

During the investigation, there were cases under every one of the above mentioned possibilities. The hypothetical cases enumerated above, do not exhaust the list. In cases not falling under any of the above mentioned kinds two tests are adopted : (1) who has the right to sell the land ? (2) in whose name does the village accountant credit the land revenue due on the concerned land ? It is possible that the criteria adopted here for determining the occupant of a piece of land, may not agree with tests laid down by Revenue authorities or by Civil law. The criteria adopted here are not claimed to be final and absolute ; but a common sense view has been taken in determining who the occupant of a land is—for the purpose of an economic investigation set up for finding out the sizes of actual holdings. Every name given in the Tables generally contains 2 parts. In the case of both men and women, the first part is the person's own name. In the case of men the second part is the father's name, while in the case of women, it is the husband's name. In a very small number of cases, the father's name cannot be ascertained on account of the absence of the person concerned. Also, the profession which a man follows is put at the end of some names ; for example, Ranchander Sonor (goldsmith), Rajanna Suthar (carpenter), etc.

7. Calculations with regard to land holdings are made on the basis of Survey and Settlement records and maps. But, a good many occupancies in the villages find no place in the village records or in the registration office records : partitions (sales and mortgages in a smaller number of cases) go on year after year by mutual agreement or by decision of panchayats ; and the extent and boundaries of these changing occupancies are known only to the parties and their neighbours. These partitions, mortgages and sales are generally transacted with the Revenue Survey No. (or a convenient fraction of it like  $\frac{1}{8}$ ,  $\frac{1}{4}$ ,  $\frac{1}{2}$ ,  $\frac{3}{4}$ , etc., etc.,) as the unit. For this reason, it is possible to arrive at the area occupied by each of the raiyats, without the help of the chain. In a few cases where occupants hold odd frac-

Calculation of areas  
of occupancies.

tions of Survey Nos. or where partitions are made according to fertility of soil and not according to area, estimates of the areas are made by visiting the spots and consulting the village officers. Fractions of a gunta are omitted in the calculation of areas of holdings. .

8. Who is an "agriculturist"? In some inquiries held in different parts of India, the investigators have proceeded on a division of the community into "agricultural" and "non-agricultural" classes according to the castes to which the concerned persons belonged. It is thought that such a procedure is bound to lead to unreal inferences: the caste system is fast breaking up, at any rate with regard to professions, though about a quarter of a century ago the system was much more rigidly observed in the choice of professions. Therefore, in transfers of land, the following heads are adopted: -

*From persons belonging to cultivating classes*

- (a) to persons belonging to cultivating classes and actually cultivating;
- (b) to persons belonging to cultivating classes but not cultivating at present;
- (c) to persons belonging to non-cultivating classes but actually cultivating at present;
- (d) to persons belonging to non-cultivating classes and not cultivating at present.

*From persons belonging to non-cultivating classes*

- (a) to persons belonging to cultivating classes and actually cultivating;
- (b) to persons belonging to cultivating classes but not cultivating at present;
- (c) to persons belonging to non-cultivating classes but actually cultivating at present;
- (d) to persons belonging to non-cultivating classes and not cultivating at present;

In Mahboobnagar, Nizamabad and Nanded districts transfers of land by out-of-the-way processes (excluding regular sales, etc.) were examined. It was felt at that stage that it was advisable to include sales in order to see the general tendencies of land transfers. So all land transfers (except by inheritance and partition) were included in the inquiry in Warangal, Aurangabad and Raichur.

9. Cases where agricultural land is taken up for cultivation for a stipulated number of years with an advance payment made in lump, are called *khandguttas* in the Nanded District, and *budith-gahans* in Aurangabad District. When the payer himself cultivates the land the transaction is considered as tenancy. When the payer lets out the land to a tenant, it is considered as a land mortgage with possession entailing automatic redemption at the end of the stipulated number of years. Land mortgages are confined to the land of the concerned village. Raiyat A in village B might hold land in villages C and D as well as in B, and he might have incurred debts mortgaging portions of his lands in B, C and D. But when investigating the debts of B, A's land mortgage debts secured by his lands in B only are taken up for consideration and not his mortgage debts in other villages.

10. Debts are entered, not at amounts originally incurred, but at amounts outstanding at the time of the investigation.

11. Verification of debt statements by examining sowcars and debtors, tenants of the mortgaged land and document writers, coupled with test inspection of land mortgage deeds once in a way, is considered sufficient means for getting at the actual amount of debt burden on land. The examination of documents in each individual case would mean the work of several weeks at each village.

12. While land mortgage debts are calculated on the basis of the agricultural land of the village, non-land mortgage debts are calculated for the resident families of the village. Otherwise, it would be difficult, in some cases impossible, to get the information. In a few cases where data are not ascertainable (unless the concerned parties are summoned, or the investigation party goes to the villages where the former reside), data are not given. The Tables in the General Survey are exclusive of such cases.

13. Debts based on personal and crop security and not on land mortgage, vary widely as between different parts of the year. The personal and crop security debts of village A would naturally tend to be low just after the harvest season and higher in August or September. While gauging the burden of this kind of debt, it would be necessary to take into account the season in which the debt figures were collected.

14. In the classification of money lenders both the castes and the actual professions are taken ;  
 “ Money-lenders ”. for instance, Lingayat sowcar, Telugu  
Mohamedan Raiyat. To go only by the  
 caste of the money lender would probably lead to wrong  
 conclusions.

15. “ One year ” means a period between 9 and 12  
 “ One year ”. months : this is in accordance with the  
 raiyats’ idea of a year.

16. A debt incurred with a particular object is not all  
 “ Causes of debts ”. spent by the raiyat on that only : a few  
 rupees are torn off for a ceremony, a pair  
 of silver bangles or some clothing. The causes mentioned  
 in the Tables on Debts constitute in each case the  
 explanation for the expenditure of the *bulk* of the debt.

17. One Standard Seer means 2·057 lbs. (avoirdu-  
 “ Standard seer ”. pois).



## II.

18. There is difference of opinion on the advisability of drawing inferences with regard to economic conditions in the concerned district in general, on the basis of intensive investigations held in 12 villages in different parts. It is held by some that as 12 villages in a district comes to about one percent. of the total number of villages therein, this number is too meagre to give sufficient data. There are others who think that even four villages in a district might be quite sufficient for the purpose of discerning predominant economic features, provided the four villages were carefully selected. Experience in six districts of the State shows that there would be some risk of selecting non-representative villages in taking up only four villages, but such risk would be minimised in case twelve were taken up. The broad economic features can be clearly recognised even with four villages but 12 constitute quite a roomy focus. It is possible that on several issues having no direct connection with economic inquiry, four or even twelve villages may not give exact ideas, but such indirectly related issues are not intended to be thoroughly gone into in the course of an economic inquiry. In this general survey of investigations held in the State, observations are made on the hypothesis that the inquiry in 12 villages per district forms an adequate basis.

19. The inquiry was confined to *diwani* area only (excluding jagirs and samasthans). Except Jagris, etc, excluded. for a very small proportion, *diwani* area has *raiayatwari* land tenure.

20. Of the 56 villages intensively examined 17 are road-side and interior villages. road-side and 39 are in the interior.

<i>District</i>	<i>No. of villages on road side</i>	<i>No. of villages off the road</i>
Mahboobnagar ..	2	2
Nizamabad ..	4	..
Nanded ..	3	9
Warangal ..	3	9
Aurangabad ..	3	9
Raichur ..	2	10
	<hr/> 17	<hr/> 39

The tours off the rail and P. W. D. roads (in the latter four districts) covered about 1,850 miles. The mileage of journeys within each was about 165, 175, 1,000, 1,500, 1,250 and 1,400, respectively.

## III

*Landholdings.*

21. Land in the latter 48 villages is shown against the names of 2,674 pattadars, but in 288 pattas, all the lands are held by persons in no way related to the respective pattadars or their heirs. This constitutes more than 10 per cent. of the total number of pattas. In a large number of cases there are several actual occupants in each patta. Thus, quite a large number of raiyats are unregistered occupants suffering under a number of disabilities detailed in the district and village reports. The total number of actual occupants is

Mahboobnagar	..	4 villages	230
Nizamabad	..	do	314
Nanded	..	12 do	1,076
Warangal	..	do	1,196
Aurangabad	..	do	731
Raichur	..	do	990
			<u>4,537</u>

22. The area of agricultural land in each district and the sizes of the average holdings are shown below :

TABLE I.  
*Sizes of Average Holdings.*

District	Area of agricultural land in the villages examined			Sizes of average holdings (dividing dry, wet and garden areas by the number of occupants of dry, wet and garden land respectively)			Sizes of average holdings (respectively dividing dry, wet and garden areas by the total number of occupants of agricultural land)		
	dry land	wet land	garden land	dry land	wet land	garden land	dry land	wet land	garden land
Mahboobnagar ..	6,487-28	400-28	17-30	32-11	5-19	1-7	28-8	1-30	0-3
Nizamabad	1,028-3	303-12	2-16	8-14	1-7	0-14	3-11	0-39	..
Nanded ..	22,350-12	78-15	153-17	20-34	4-24	2-37	20-36	0-3	0-1
Warangal .	14,087-25	3,702-17	322-13	14-15	5-33	1-16	11-81	3-4	0-11
				*9-4	*2-28	*1-9	*8-5	*1-22	*0-10
Aurangabad ..	19,888-27	..	651-12	26-25	..	3-22	26-21	..	0-36
Raichur ..	17,054-9	49-15	73-17	17-17	0-32	0-32	17-9	0-2	0-3

\* excluding the area held by 17 big landholders.

Sizes of average holdings shown in vertical Col. 3 give some idea of the extents of holdings considering dry, wet and garden areas isolatedly. They do not show how much each occupant would get of dry, wet and garden land if the total agricultural land of the villages were equally divided among all the occupants (this is shown in Col. 4), but they help in understanding whether each of the three varieties of land is in the hands of a few or of a good many, or is held in very small divisions. The sizes of average holdings show that conditions are not unsatisfactory in Aurangabad, Nanded and Mahboobnagar. In Warangal the average holding (excluding the big land-holders) is not extensive enough for the maintenance of a good standard of life by the raiyat and his family with the present climatic conditions and cultivation methods. In Nizamabad the average holding is of a smaller size than in Warangal, but climatic conditions are better. In Raichur the area is adequate but its yield is being much reduced on account of insufficient water.

23. On the whole, there is sufficient land for the population, and with better farm-yard manuring and prevention of erosion, and facilities like releasing of cultivable area by the Forest Department, irrigation and roads, the elbow room for the raiyats should become wider. Acreages and resident families stand related thus :

TABLE II.

*Average Holding per Resident Family.*

District	Acreage of agricultural area			No. of resident families	Acreage each resident family would get, if the land were equally divided among all of them		
	dry land	wet land	garden land		dry land	wet land	garden land
Mahboobnagar ..	6,487-28	400-28	17-30	242	26-32	1-26	0- 3
Nizamabad ..	1,028- 3	303-12	2-16	148	6-38	2- 2	0- 1
Nanded ..	22,350-12	78-15	153-17	1,217	18-15	0- 3	0- 5
Warangal ..	14,087-25	3,702-17	322-18	2,208	6-16	1-27	0- 6
Aurangabad ..	19,888-27	..	651-12	982	19-30	..	0-27
Raichur ..	17,054- 9	49-15	73-17	928	18-15	0- 2	0- 3

24. But the proportion of landless to landholding families is not within healthy dimensions.

Landless and land-  
holding families.

All these districts are entirely agricultural, having very little of industry as such. The landless families earn their livelihood by taking up land on tenancy terms or by working as coolies. Though these are able to earn something in this way, non-occupancy of land is a disability under which they suffer for no fault of theirs. Mahboobnagar, Nizamabad and Aurangabad are worse in this respect than the other three districts.

District	RESIDENT FAMILIES		Total
	Occupying agricultural land	Not occu- pying agricul- tural land	
Mahboobnagar ..	111	• 131	242
Nizamabad ..	57	91	148
Nanded ..	735	482	1,217
Warangal ..	1,358	845	2,203
Aurangabad ..	556	426	982
Raichur ..	684	244	928

25. The landholders stand as follows with regard to sizes of holdings. For this comparison, only dry land is taken into consideration : garden holdings are comparatively few and wet land holdings are important only

Classification of oc-  
cupants accord-  
ing to sizes of  
holdings.

in the Warangal District.

TABLE III.

*Classification of Holdings.*

—	Nanded	Warangal	Aurang- abad	Raichur
No. of occupants holding acres 1,500 & more	..	1	..	..
700 "	..	1	..	..
400 "	..	1	1	..
300 "	..	1	2	1
200 "	1	3	5	1
150 "	5	.	..	..
100 "	10	9	25	3
75 "	11	2	15	12
50 "	55	9	43	33
40 "	}	20	30	25
35 "		13	21	31
30 "		16	39	35
28 "		3	23	19
25 "	}	12	22	34
22 "		22	38	42
20 "	}	14	22	27
18 "		19	23	49
15 "	226	28	53	81
12 "	}	42	54	75
10 "		44	52	89
8 "	}	59	32	91
5 "		134	59	151
2 "	217	196	75	135
less than 2 acres	.. 49	331	94	45

This classification shows that it is only in Warangal there is monopolisation on the one hand and excessive sub-division on the other. Monopolisation and sub-division are worse in wet land in that district.

26. An economic holding is defined by the Rt. Hon. Sub-marginal holders. W. F. Bailey as "one of sufficient productive capacity to support a family at a *reasonable standard of comfort without help from outside sources*". It is said that till after such a distinction was made, the Irish Land Purchase Acts did not bear fruit. Productive capacity is determined by a host of factors like fertility of soil, methods of cultivation, extent of fragmentation, water, rotation of crops, capital supply, situation and climate as well as by the area of a holding. Thus it is impossible to fix even approximately the size of an economic holding for any area wider than a single village (even for a single village there would be difficulties in fixing one standard for all localities and all soils).

Secondly, "it is impossible to fix accurately what should be regarded as a reasonable standard of comfort" (Calvert). In spite of all this, several writers on this subject have indicated roughly the area which could be taken as constituting the minimum size of an economic holding in their respective provinces. Mr. M. L. Darling thinks that between 10 and 12 acres of irrigated land is an economic holding in the Punjab. Mr. H. Calvert holds that with first class equipment, five acres below a well should be sufficient in Jullunder District. Mr. Keatinge says that 5 acres of garden land is commensurate in Bombay. Dr. H. H. Mann is of opinion that about 25 acres of dry land may be an economic holding in the Bombay Deccan. Twenty five acres is said to be the minimum area required in Europe (except for market-gardeners). Detailed inquiry was made in 24 villages in the course of the present investigation, on the yield of land and its relation to land revenue assessment. On the basis of this and the general experience in four other districts of the State, it is thought that 15 acres of dry land or 5 acres of wet land might be taken as the minimum area for an economic holding. The area really under garden crops is very small, and the crops are comparatively more uncertain now-a-days. Occupants holding 100 acres and more number 16 in Nanded, 17 in Warangal, 33 in Aurangabad and 5 in Raichur, making a total of 71 out of 3,993 occupants. Those holding less than 15 acres (taking dry land only) number 555 in Nanded, 806 in Warangal, 366 in Aurangabad and 597 in Raichur. It is only in Warangal that wet land comes in, but it does not add materially to small dry land holdings. Raiyats holding insufficient land are more than 50 per cent. of the total number of occupants in Nanded, about 75 per cent. in Warangal, about 50 per cent. in Aurangabad and about 60 per cent. in Raichur.

27. About a sixth of the occupants are non-cultivating. More than 60 per cent. of them depend entirely on cultivation. Non-cultivating occupants engaged in non-agricultural business are a good number in Aurangabad. Cultivating occupants having subsidiary occupations are prominent in Warangal.

Cultivating & Non-  
cultivating occu-  
pants.

TABLE IV

*Occupants of land.*

District	NON-CULTIVATING				CULTIVATING		
	Total No. of occupants	engaged in non-agricultural business	rent receiving	total	having subsidiary occupation	having no subsidiary occupations	total
Mahboobnagar ..	230	65	25	90	56	84	140
Nizamabad ..	314	26	8	34	98	182	280
Nanded ..	1,076	54	196	250	124	702	826
Warangal ..	1,196	53	81	134	358	704	1,062
Aurangabad ..	731	91	79	170	74	487	561
Raichur ..	990	56	51	107	152	731	883
	4,537	345	440	785	862	2,890	3,752

A good majority of occupants holding 50 acres and more pursue cultivation in Aurangabad and Raichur. In Warangal (except in the southern taluqas) the actual field work is done by the *bhagelas*, and in Nanded only 42 (out of 82) are cultivating. This is a sign of the tendency becoming more definite in the Nanded and Warangal Districts, that occupants belonging to cultivating classes and having good sized holdings are giving up cultivation work.

28. Tanks are best in Warangal. In Nizamabad and Mahboobnagar they are comparatively of less importance. In Raichur tank irrigation is not much in vogue on account of continuous insufficiency of rain. In Nanded and Aurangabad there is no tank irrigation except for the southern half of the Mudhol Taluqa which is more Telangana than Mahrattwara. Liberal remissions are being granted on wet land assessment in cases of tanks in disrepair. The Tank Restoration Survey is a special section put up by the Public Works Department for the specific purpose of surveying all the tanks, big and small, in bad condition and sending up estimates for the restoration of each. A large number of such tanks have been surveyed, a good many have been

and are being repaired. Still, the number of tanks, specially small tanks, requiring early attention is very large.

29. Well irrigation appears to have been widely prevalent in the Aurangabad District a few years ago, but now there is a general decline. The steep rise in the prices of cotton and a few other dry crops was partly responsible for the neglect of garden cultivation which involved much heavier working expenses. Now that the prices of cotton and the other concerned commodities are going down, the raiyats are beginning, rather very slowly, to look to their wells once again. Among the new garden crops which promise to flourish is tobacco. Well irrigation is less popular in other districts, and much less so in Raichur.

30. Mahratwara soil is not congenial to expansive forests. Nizamabad has not got much forest (leaving aside thin jungle). Amrabad in Mahboobnagar and Mulug, Pakhal and Mahboobabad in Warangal, have wide forest areas. Malaria is a serious obstacle in the way of a thriving population inhabiting these areas. Yellandu and Palwancha also have a good forest area but comparatively there is less malaria there. Also, communication facilities are very poor as between these regions and neighbouring plain country, and this acts as a serious bar against enterprise working its way. In Raichur there is very little forest area.

31. Competition for land is keen in Aurangabad, in the southern taluqas of Warangal and in Alampur (Raichur District), on account of demand from *Marwadis* and *Komtis*. As matters are, the value of land is determined not on its fertility but by the desire of people to become occupants. Good means of communication should raise the price of land high in Nanded. Forests and malaria in the centre and north of Warangal, and inadequacy of rainfall in Raichur are the cause for low demand in those districts.

32. In Mahboobnagar and Nizamabad, there is no dispossession of land in the 8 villages. In Nanded 5.2 per cent. of dry land and 6.2 per cent. of garden land was transferred during the previous 25 years by processes other than regular sale. In Warangal, 9.1, 24.6 and 16.1 per cent. respectively of the total dry, wet and garden area



was transferred (including sales). In Aurangabad, 28·9 and 28·9 per cent. of total dry and garden area was transferred. In Raichur, 15·2, 4·5 and 21·0 per cent. respectively was transferred.

TABLE V.

*Area of land transferred during the 25 years preceding.*

—	dry land acres	wet land acres	garden land acres	
Nanded..	.. 1,168-38	..	9-22	(excluding regular sales).
Warangal	.. 1,279- 9	912- 2	52- 1	(including sales).
Aurangabad	.. 5,615- 7	..	188-26	do
Raichur..	.. 2,599-32	2- 8	17-26	do

In Warangal, a good portion of the transfer was by regular sale, in Aurangabad over 40 per cent. by "oral mortgage and formal sale" ("thondi karar" in Aurangabad, "vish-wasa khareedi" in Raichur : *vide* Report on Aurangabad District), in Raichur about 12 per cent. Total area acquired through debt transactions constitutes about a third of transferred area in Warangal, more than a half in Aurangabad and more than one-third in Raichur. Transfers on account of the interference of village officers are of importance in Nanded and noticeable in Warangal.

33. In Aurangabad the major portion of transferred land has been going into the hands of absentee non-cultivating Marwadis, as a rule from small cultivating raiyats. In Raichur, transfers on account of "migration, charity and resignation" are rather bigger in size than in other districts. In Warangal and Nanded considerable extents have passed into the hands of non-cultivating persons belonging to cultivating classes; and non-cultivating classes are little inclined to take to cultivation. In Aurangabad more of them are taking to cultivation and in Raichur the families belonging to non-cultivating classes are few. In the transfers of land, there appears to have been a steep rise in Aurangabad between 15 and 11 years ago (followed by further increases at a lower rate), in Raichur during the last 5 years. In Warangal wet land has been tending to go into the hands of non-cultivating occupants, dry land into those of cultivating occupants. Wet land transfers are increasing in recent years. By voluntary sale there is very little transfer in Nanded. Nearly 20 per cent. of

transferred area is being cultivated by the ex-occupants as tenants in Aurangabad, nearly 10 per cent. by them in Raichur. In Warangal the expropriated rarely continues on the land (except at Ammapalam).

### Agricultural Tenancies

34. Nanded, Warangal and Mahboobnagar are rather badly off, but Warangal is much worse than Nanded and Mahboobnagar in terms of tenancy. In Aurangabad the area tenanted out to ex-occupants (acres 1,141-6) comprises about a fifth of the total tenanted area. The small wet area in Nanded is in bulk cultivated by tenants. The large wet area in Warangal is about one-fourth managed by tenants, and almost the whole of the rest by *bhagelas*.

TABLE VI.

#### Agricultural Tenancies.

District	No. of tenancies	AREA AND PERCENTAGE TENANTED OUT						No. of landless tenants
		dry land		wet land		garden land		
		Area	per-cent-age	Area	per-cent-age	Area	per-cent-age	
Mahboobnagar.	103	1,958-33	30·2	60-10	15·0	4-15	24·3	90
Nizamabad ..	72	223-17	21·7	22-37	7·5	..	..	55
Nanded ..	564	7,315-28	32·7	59-18	75·9	65-36	42·9	191
Warangal ..	489	3,734-28	26·6	919-38	24·8	56-15	17·5	117
Aurangabad ..	265	4,998-10	25·8	..	..	132-13	20·3	37
Raichur ..	195	2,591-24	15·2	8-31	17·7	5-15	7·3	42

Rents in kind and in money.

#### 35. Rent is paid

District		in money	in crop	both in money & crop	total
		No. of cases	No. of cases	No. of cases	No. of cases
Nanded ..	..	293	200	71	564
Warangal ..	..	343	117	29	489
Aurangabad ..	..	109	87	68	*265
Raichur ..	..	90	38	67	195

\* The terms of one tenancy are not ascertainable in the Aurangabad District.

Money rents are becoming more popular and this is for the good as the tenants attempt to make the balances (after the fixed money payments) as big as possible. In

crop payments, the fact that a percentage of the gross produce goes to the occupant dissuades the tenant from exerting himself to his best.

36. The rents are (taking into consideration tenancies in which rent is paid only in money) high in the western and southern Taluqas of Nanded, in the southern Taluqas of Warangal, in the south-western and western Taluqas and the north-eastern fringe of Aurangabad, and along the Krishna and the Tungabhadra in Raichur. Low rents prevail in the north and east of Nanded on account of lack of enterprise among the occupants, in the east and centre of Warangal on account of lack of enterprise and means of communication, in the east and south-east of Aurangabad on account of poverty of soil and insufficient rainfall, in the central region of Raichur Doab on account of inadequacy of water for drinking as well as agriculture. The second inquiry at Ammapalam (Warangal) shows that tenancy rates are further increasing about that region (south).

37. About 75 per cent. are tenancies at will. This is a serious obstacle to intensive cultivation.

Periods of tenancy contracts.

#### TENANCIES

District	at will	for 2 years and more	for 5 years and more	Total
Nanded .. ..	273	105		†878
Warangal .. ..	403	46	40	489
Aurangabad ..	196	14	54	*265
Raichur .. ..	140	18	37	195
† tenancies held by landless tenants only.				
* details of one tenancy not ascertainable.	1,012	314		1,327

As a matter of fact no tenant leaves or is asked to leave after only a year—not even by the land grabbing Marwadis of Aurangabad—but possibility of eviction at the end of the cultivation season discourages the tenant from doing any thing like profitable cultivation or land improvement.

*Labourers*

38. / Families landless and tenancyless constitute 30 per cent. in all the districts put together. Landless and tenancyless families. Even those holding very small areas as *inam* for village work, etc. are classed as landholding, and thus uneven distribution of agricultural land even for purposes of cultivation, is a prime fact affecting rural economy. /

TABLE VII.

*Labourers' families.*

District	Total No. of resident families	FAMILIES LANDLESS & TENANCYLESS			
		skilled	un- skilled	depen- dants	Total
Mahboobnagar ..	242	..	..	..	41
Nizamabad ..	148	..	..	..	36
Nanded ..	1,217	95	221	29	345
Warangal ..	2,203	300	398	30	728
Aurangabad ..	982	97	238	33	368
Raichur ..	928	57	116	29	202
	5,720				1,720

In Nanded more than a fourth of the families belong to this class while slightly less than a fifth comprise unskilled daily wage earners. In Warangal it is worse: about a third of the families have neither occupancies nor tenancies, about a fifth are unskilled or dependant families. In Aurangabad, about a fourth are of unskilled coolies. Raichur appears to be better off in this respect.

39. / Wages are fairly high throughout the Aurangabad District, ranging between B.G. annas 5 and 8 per adult male labourer. Nizamabad comes next with 5 to 8 annas O.S. Nanded and Mahboobnagar are about the same level, coolies in Nanded getting between 3 and 5 seers of Jawari, coolies in Mahboobnagar getting about 4 seers of paddy or 3 seers of Jawari. Warangal with its bhagelas is worse off with 2 to 3 measures of grain per day in an unkind climate. Raichur comes last with 1½ to 2 measures of yellow Jawari or B.G. annas 2 to 4, traceable to the poor crops raiyats are reaping.

40. It is held by some that families cannot live below a certain wage-level as man has certain unavoidable necessities to meet. This does not seem to apply to local conditions. On the one hand underfeeding (by stifling appetite) is being resorted to by a large number of these families. On the other, several sources (enumerated below) supplement the wages earned.

1. Things freely available on account of local peculiarities, like vegetable leaves, roots and fruits, fuel, salt (in a small number of cases as in Raichur) and fish (along river banks).
2. Free feeding in relatives' houses or by well-to-do families on occasions.
3. Gifts in charity of varying amounts of grain on the threshing floor during the harvest season, sundry coin, old clothes and half spoilt food.
4. Earnings of women and boys and girls of the same family who also work as daily wage-earners as domestic servants or as shepherds and cowherds.
5. Small occasional additions to the family income on account of small kitchen gardens in back-yards, small poultry, a goat or two or possibly a cow.

All these supplementary sources of income help where climatic conditions are congenial (as in Mahboobnagar except Amrabad Taluqa, Nizamabad, Nanded, southern taluqas of Warangal, Aurangabad and Raichur districts). But in Amrabad Taluqa and Mulug, Pakhal and Mahboobabad Taluqas, the labouring classes suffer under double difficulty. Climatic conditions are not congenial and therefore each family has to incur more of expenditure on clothing, houseroom and medical expenses. The same uncongeniality of climate renders the supplementary sources of income much thinner than in other districts. No doubt, the *bhagelas* of Gudur and Ghanapur, of Kata-pur and Chinna Nagavaram, use a few forest products for food, but under items 2, 3, 4 and 5, they are much poorer off, and this is the reason for their being much more miserable than coolies in Raichur or Aurangabad. This misery is intensified by the restrictions placed on them with regard to movement and contract, and by other terms to which they are being subjected.

*Land Mortgage Debt*

41. The Co-operative movement has not as yet made headway in any of the districts. In some of the villages taken up for inquiry, societies were found wound up on account of either sowcar pressure (as in Warangal) or continuous default (as in Raichur).

The co-operative movement.

42. Villages taken up in Nizamabad District do not seem to be representative so far as land mortgages are concerned. In Nanded and Aurangabad the average mortgage debt is a big transaction in amount, while in Mahboobnagar, Warangal and Raichur it is a smaller transaction. The last column in the table shows that nowhere are sowcars exceeding the limits of safety in making loans on land security.

Area and debt on land mortgages.

TABLE VIII.

*Land Mortgage Debt.*

District	No. of land mortgages	Area mortgaged				Estimated value of mortgaged land			Mortgage debt		Percentage of debt to land
		dry land	wet land	garden land		O. S.	B. G.		O. S.	B. G.	
Mahboobnagar	..	302-13	36-32	1-24		..	..		1,899	..	..
Nizamabad	..	..	5- 4	..		..	..		1,000	..	..
Nanded ..	..	1,816-18	..	9- 5		1,21,607	..		66,870	..	54.9
Warangal..	..	512- 0	113-10	15-38		24,845	..		12,876	..	51.8
Aurangabad	..	931-36	..	27- 2		..	72,965		7,235	22,339	38.9
Raichur ..	..	1,221-35	3- 7	11-12		..	44,700		5,368	21,193	57.7



## 43. The mortgages are of the following kinds :—

Varieties of land mortgages.

TABLE IX.

*Varieties of land mortgages.*

— — —		Mah-boob-nagar	Nizam-abad	Nanded	Warangal	Aurangabad	Raichur
Mortgages with possession.	(a) ordinary ..	4	1	3	3	21	2
	(b) with conditional sale clause attached.			..	..	10	2
	(c) with minimum period stipulated			9	1	2	..
	(d) involving free redemption after stipulated period			22	6	5	17
Simple mortgages	(a) ordinary ..	9	..	84	29	12	46
	(b) with conditional sale clause attached.			3	8	6	13
	(c) instalment loans			3	1	6	3

Simple mortgages are more popular in Mahboobnagar, Nanded, Warangal and Raichur. Mortgages with possession are more common in Aurangabad. There is a good number of mortgages involving free redemption after fixed periods (Khandgutha) in Nanded and in Raichur.

44. Twenty-four and 18 per cent. are the predominant rates of interest on simple mortgages of land in Nanded, 12 per cent. in Warangal and 24 per cent. in Aurangabad. Rate varies between 12 and 24 per cent. in Raichur. Apart from co-operative society loans and *tagavi* loans which form a very small portion, rates are lowest in Warangal and highest in Aurangabad, on account of keen competition among the *Komti* sowcars and unpopularity of land mortgages among the marwadi money-lenders respectively.

45. Land mortgages invariably tend to become permanent transfers of land as they advance in years. Data given here exclude such cases as are no longer land mortgages. So, it is not as though only 33 land mortgage debts were incurred in the 12 Nanded villages over 5 years ago. The 10 not ascertainable cases very probably belong to this period. Ninety land mortgage debts 5 years and this

Duration of land mortgages.

side almost certainly represent the total number of land-mortgages transacted during this period. Nanded debts appear to be rather long standing, Warangal debts comparatively recent, Aurangabad debts are older than those of Warangal, and Raichur and Aurangabad conditions are very similar.

TABLE X.

*Duration of Land Mortgage Debts.*

—		Nanded	Warangal	Aurangabad	Raichur
No. of debts incurred	30 years ago.	1	..	..	..
"	20 " "	..	..	1	..
"	19 " "	..	..	..	1
"	17 " "	..	..	1	..
"	16 " "	2	..	1	..
"	15 " "	2	..	..	1
"	14 " "	2	..	1	..
"	13 " "	..	1	..	..
"	12 " "	..	3	1	3
"	11 " "	..	..	1	..
"	10 " "	3	6	11	12
"	9 " "	3	1	..	1
"	8 " "	3	2	2	1
"	7 " "	10	..	2	1
"	6 " "	7	3	..	8
"	5 " "	10	5	3	6
"	4 " "	17	4	9	6
"	3 " "	8	5	10	14
"	2 " "	18	3	8	9
"	1 year ago.	34	14	10	14
Less than	1 year ago.	3	1	1	6

## 46. Money-lenders (on land security) in the majority

Money-lenders on land security. of debts are

Komti sowcars  
Mahratta raiyats  
and Marwadi sowcars

} in the Nanded District,

Telanga raiyats  
and Komti sowcars

} in the Warangal District,

Maratha raiyats  
and Marwadi sowcars

} in the Aurangabad District  
and

Lingayat sowcars  
and Lingayat raiyats

} in the Raichur District.

47. Incurring land mortgage debt for land improvement is a thing practically unknown. The Causes for debt on land. few cases against "cultivation expenses" are on account of working expenses and not capital outlay. Nanded appears to be worst off in unproductive land mortgages, Raichur comes next. Warangal has a light burden of land mortgage debt while Raichur is as bad as Aurangabad. It is noteworthy that in every one of the 4 districts land mortgages on account of accumulation are a good number. That is, non-land mortgage debt which drags on for several years tends to become consolidated into land mortgage debt.

TABLE XI.

*Causes for land Mortgage Debts*

Main causes	Nanded	Waran- gal	Aurang- abad	Raichur
	No. of cases	No. of cases	No. of cases	No. of cases
household expenses..	10	10	5	43
marriage expenses ..	46	7	11	17
accumulation ..	37	9	25	10
litigation ..	5	..	..	..
cultivation expenses ..	10	4	8	9
land revenue payment ..	..	2	..	..
tenancy dues ..	..	1	..	..
repayment of co-operative society debt ..	..	13	..	..
miscellaneous ..	17	..	6	3
not ascertainable ..	8	2	7	1

*Other Debt*

48. It is considered necessary to treat land mortgage debt and other debt separately because survey numbers in the concerned village are the basis for the former, resident families in the concerned village are the basis for the latter : often-times, occupants of land live outside the village in which it is located, and resident families hold land outside the village. In Mahboobnagar, Nizamabad, Nanded and Warangal, the debt of each family was taken as a unit while in Aurangabad and Raichur each borrowing by a family was taken as a unit. Also, inquiry was made as to the kind of document or agreement in each borrowing, and as to when accounts were settled last in each borrowing, in the latter two districts. In Raichur amounts borrowed this side of the last harvest were separately counted from amounts borrowed before.

49. In Mahboobnagar and Nizamabad, the debts represent the balances after annual payments made to sowcars by debtors and before the beginning of the next cultivation season. In Nanded and Aurangabad, they consist mainly of debt incurred over a year before, partly of the previous cultivation season. In Warangal, debt figures consist of the sum total of prior debt and current debt, while in Raichur it is almost all long-term debt continuing beyond one agricultural year.

50. Details of non-land mortgage debt are

Details of other  
debt.

TABLE XII.

*Other Debt.*

District	resident families	indebted families (excluding land mortgages)	non-land mortgage debt	size of average debt per indebted families (excluding land mortgages)	size of average debt per resident family (including land mortgages)
			B.G.	O.S. Rs.	O.S.Rs. A. P.
Mahboobnagar.	242	113	..	19,340	171 2 5
Nizamabad ..	148	113	..	14,460	127 15 5
Nanded ..	1,217	518	..	1,02,571	198 0 3
Warangal ..	2,203	1,190	..	2,14,660	180 6 2
Aurangabad ..	982	395	98,024	..	289 8 4
Raichur ..	928	366	81,746	..	260 7 7
					O.S.Rs. A. P.
					85 11 2
					104 7 4
					139 3 8
					103 4 7
					150 2 7
					135 2 6

51. Figures in the last column give an idea of the incidence of indebtedness taking both land mortgage and non-land mortgage debt. In Mahboobnagar the burden is comparatively light. Warangal comes next. The burden in Nizamabad is heavier than represented by Rs. 104-7-4 as the villages are not representative with regard to land mortgage debt. Raichur and Nanded are about the same level though mortgage debt is heavier in Nanded and non-land mortgage debt is heavier in Raichur. Aurangabad has the heaviest burden. The size of the average debt per indebted family is also highest there.

52. When a raiyat borrows from A and clears off his debts to B, he considers his debt to A as new. Otherwise, he cannot say when his original debt started. Thus, many debts newly incurred a year ago or less than a year ago are really older debts due to new persons. This is specially so in cases of debts "due to accumulation". Debts of long ago are not all good. In some the lender dies in the intervening period, in some the borrower dies, in a few debts become bad on account of difference in calculation and disputes, in several the old debts are cleared off by transfer of capital to current account like sale of jewels, of land, of house. The debts recorded in this inquiry necessarily exclude all such cases as well as debts really repaid, and therefore at first sight the number of debts (or borrowings) of recent origin appear to be much more numerous than longstanding ones. Secondly, bigger debts tend to continue longer while small debts are cleared off sooner. While judging on the incidence of indebtedness in a district, these two points, as also the season in which the inquiry is held, are to be borne in mind. For example, out of 589 borrowings in Raichur, 399 are of a year ago and less. Only 190 were incurred more than a year before the inquiry. But the fact is that about one-eighth of the total non-land mortgage debt (total non-land mortgage debt O.S. Rs. 95,334-2-2 : total amount borrowed this side of the last harvest O.S. Rs. 12,633-10-10) was incurred this side of the last harvest and before the cultivation season had begun in full swing, and is therefore bound to prolong beyond one agricultural year, and practically the whole of the rest is debt which has lasted beyond one agricultural year. Once an amount due is not repaid out of the proceeds of the next kharif or the rabi crop, such amount becomes long-term debt requiring several years for repay-

ment because each succeeding year the first charge on the year's crop is the amount borrowed for cultivation expenses, household expenses, etc., during the cultivation season just past.

TABLE XIII.  
*Duration of Non-land Mortgage Debts.*

	Nanded	Warangal	Aurang- abad	Raichur
No. of debts incurred by ancestor..	..	10	1	..
50 years ago.	..	..	1	..
40 " "	..	1	..	..
30 " "	..	4	..	..
25 " "	..	..	7	..
20 " "	2	21	5	..
17 " "	1	..	..	..
15 " "	1	10	15	..
14 " "	..	1	..	..
12 " "	..	12	..	2
11 " "	..	..	..	1
10 " "	13	55	25	4
9 " "	..	..	1	..
8 " "	1	14	18	6
7 " "	1	9	14	..
6 " "	6	39	20	21
5 " "	45	55	23	12
4 " "	15	82	36	30
3 " "	75	99	73	25
2 " "	48	174	67	89
1 year ago.	191	334	181	208
and less than 1 year ago	119	270	89	191

53. The second examination of debts at Gudur and Ammapalam shows that in years of average crop, it is only a small porportion of the total indebtedness that is cleared off, and in years of poor crop the long term debt tends to swell up high, probably to go down again in very good years.

TABLE XIV.  
*Debts before and after the harvest season.*

Village	Total non-land mortgage debt		Average debt per indebted family		Average debt per resident family	
	October 1929	June 1930	October 1929	June 1930	October 1929	June 1930
	O.S. Rs.	O.S. Rs.	O.S. Rs.	O.S. Rs.	O.S. Rs.	O.S. Rs.
Gudur ..	41,299	34,580	277	238	182	162
Ammapalam..	18,834	25,259	108	143	64	92

## 54. These debts are secured as follows :—

Security.

District	No. of debts based on		
	personal security	crop security	other security
Mahboobnagar ..	..	113	..
Nizamabad ..	..	113	..
Nanded ..	387	129	2
Warangal ..	681	368	127 (on personal service)
			14
Aurangabad (borrowings).	383	189	23
Raichur (borrowings) .	493	86	10

Most of the small borrowings are naturally on personal security and borrowings by landless and tenancyless families have necessarily to be on the same security. This explains the big figures under "personal security". Ultimately almost all debts are based on the security of land or its crop, but sowcars find it more convenient to take the next crop as security. The 127 personal service loans are a feature of serfdom in the centre and north of Warangal. The comparatively very few debts on other security bear testimony to the general lack of non-agricultural enterprise or business, specially in Nanded.

55. In the matter of recording of debt, use of stamps and applying to courts of law Aurangabad is in advance of Raichur.

Debt records.

District	DEBTS BASED ON			
	stamped paper	plain paper	oral agreements	decrees of courts of law
Aurangabad ..	386	116	89	4
Raichur .. ..	213	321	55	..

## 56. Sizes of non-land mortgage debts are

Sizes of non-land mortgage debts.

—	Nanded	Warangal	Aurangabad	Raichur
Rs. 6,000 and more ..	9	1	23	1
„ 5,000 „ ..		1		
„ 4,000 „ ..		2		
„ 3,000 „ ..		2		
„ 2,000 „ ..		8		
„ 1,000 „ ..	43	25	24	10
„ 500 „ ..		44		
„ 250 „ ..		117		
„ 100 „ ..		342		
less than Rs. 100 ..		648		
	213		157	145

Nanded debts are mostly medium-sized and small. In Warangal there are on the one side big landholders borrowing, and coolies and bhagelas on the other.

57. Interest rates are between 18 and 30 per cent. in Mahboobnagar, about 18 per cent. in Nizamabad (except for over 50 per cent. at Nasarullabad which is in the Nizam Sagar area), between 18 and 24 per cent. in Nanded, between 9 and 15 per cent. in Warangal, 24 in Aurangabad (and 25 per cent. in kind for the cultivation season), and between 12 and 24 in Raichur. Rates are specially high in Aurangabad and Nanded, and noticeably low in Warangal.

58. Raichur raiyats appear to be much less interested than Aurangabad raiyats in knowing from time to time how much they owe. Accounts were seen and settled.

—		in Aurangabad No. of cases	in Raichur No. of cases
20 years ago in ..	..	1	..
15 „ ..	..	1	..
12 „ ..	..	3	..
10 „ ..	..	1	..
8 „ ..	..	1	..
6 „ ..	..	6	..
5 „ ..	..	2	1
4 „ ..	..	10	1
3 „ ..	..	25	1
2 „ ..	..	33	7
1 year ago in ..	..	351	61
and less than a year ago in ..	..	161	88

In 430 out of 589 borrowings in Raichur, accounts have not been seen since they were opened.



59. Money-lenders in the majority of borrowings are

Sowcars.

	Komti sowcars	}	in Nanded
	Lingayat sowcars		
and	Marwadi sowcars		
	Komti sowcars	}	in Warangal
	Telanga raiyats		
	Reddy raiyats		
and	Reddy sowcars	}	in Aurangabad
	Maratha raiyats		
	Marwadi sowcars		
and	Maratha sowcars		
		and	
	Lingayat sowcars	}	in Raichur
and	Lingayat raiyats		

A gradual, yet certain, specialisation in professions has begun. Komtis and Marwadis belong to non-cultivating classes and do not actually cultivate at present. Reddys of Warangal and Marathas of Nanded who do money lending, are fast tending to give up cultivation. In Raichur such specialisation is less patent.

60. Debts for household expenses are largest in number in Warangal. Nanded has the smallest number of borrowers on this account. That is, economic conditions are on the whole stabler in Nanded than in the other three. This view is further strengthened by the fact that borrowings on account of cultivation expenses are smallest in number there. Aurangabad is economical in marriages while in Warangal the marriages of *bhagelas* swell up the number of borrowings on that score. Accumulations are also more numerous in Warangal. Though debt is slightly lighter in Warangal, families owing unproductive debt are rather a larger proportion than in Nanded, Aurangabad or even Raichur. But the proportion of productive to total debt amount is higher in Warangal than in Aurangabad or Raichur.

Other debts.

district		total non- land mort- gage debt	produc- tive debt
Warangal	..	.. 2,15,660	1,04,338
Aurangabad	..	.. 1,14,361	49,320
Raichur	..	.. 95,334	32,667

61. Main causes for the debts (borrowings in Aurangabad and Raichur) are as follows :—  
Causes for other debt.

TABLE XV.

*Causes for Other Debts.*

Main causes	Nanded	Warangal	Aurangabad	Raichur
	No. of cases	No. of cases	No. of cases	No. of cases
household expenses ..	135	447	187	180
marriage expenses ..	128	230	95	105
accumulation ..	23	66	39	49
cultivation expenses ..	74	268	182	175
land revenue payment..	..	47	..	28
tenancy dues ..	..	16	15	..
house building ..	..	..	..	15
non-agricultural business ..	..	79	35	30
miscellaneous ..	158	37	42	7

62. Except for Government supply of cotton seed in the Nanded and Hadgaon Taluqas, Seed supply. raiyats received no help with regard to seed from the Agricultural Department which is still to become known in many taluqas. In all the districts raiyats preserve food grain seed out of a harvest for the next sowing season. In Aurangabad many borrow on account of poverty. Groundnut seed in Raichur and cotton seed in Nanded (except the east) is generally borrowed from merchants and gins. In Aurangabad, 25 per cent. in kind for the season is charged as interest on seed loans, in Nanded between 25 per cent. and  $37\frac{1}{2}$  per cent., in Raichur 50 per cent. In Nanded, *adathyas* complain that on account of borrowed seed, the Nanded raiyats are now-a-days growing more and more of mixed cotton—neither *banni* as such nor *howri* as such.

*How produce is disposed of*

63. Jawari, kapas, rice, pulses and oil seeds are the chief crops. Tobacco is a crop becoming more popular, but sugarcane is being given up in Aurangabad, taken to in Nizamabad and hardly known in Warangal. There is not much room for new crops in Mahratwara, but the field appears to be good in Nizamabad, and specially wide in Warangal and Raichur (provided water is available).

64. In communication facilities, Aurangabad stands first and Nizamabad, Raichur, Warangal, Mahboobnagar and Nanded are next in order. The road system in general lacks proper linking up and a considerable length is not in proper maintenance though some of the roads are quite good (*e.g.* Hyderabad—Mahboobnagar, Hyderabad—Warangal, Hyderabad—Nizamabad). 'Bus services ply along all P. W. D. roads, and in fair weather along a number of country cart-tracks, and are thus contributing towards bringing urban and rural life into closer touch. But the control at present exercised on these services is not sufficient: they are not regular, many of the vehicles are unsound and rates are high.

65. Aurangabad, Jalna, Nanded, Bhysa, Umri, Dharmabad and Mukhed, Matwada (Hanumkonda) and Raichur are important cotton markets. Aurangabad, Jacherla, Nizamabad and Matwada are chief markets for pulses, oilseeds and rice respectively.

66. B. G. money is predominantly current in Aurangabad and Raichur, and therefore raiyats do not find it difficult to compare rates and receive payments from beyond the frontier. The Imperial Bank branches at Jalna and Raichur are a great facility. Nanded uses O.S. coins only, but the Branch of the Imperial Bank at Nanded helps in making dealings with outside easy. Mahboobnagar and Nizamabad are respectively near Hyderabad and Nanded. But Warangal is under a special disadvantage, current money being O.S. and the export to British India being heavy. The Warangal exporter should either go to the importing places, receive payment in B.G., bring it back

with him and change it to O.S., or get a cheque or draft and arrange for its cashing at Hyderabad or Secunderabad.

67. In trans-frontier postal arrangements, Aurangabad, Nanded and Raichur are better off on account of one or two British post offices in each of them. Mahboobnagar, Nizamabad and Warangal are experiencing great difficulty on account of the reciprocal arrangements between the British Indian and Hyderabad Postal Departments being yet incomplete. Most of the British post boxes kept at a few railway stations are uncertain and unsafe.

*General*

68. In all the districts except Warangal, the average villager is a promising individual. His wants are few, he is by nature thrifty, and he suffers from no chronic disease. The standard of life is probably highest in Aurangabad. Next comes Nanded. Raichur follows. Nizamabad is better than Mahboobnagar, and Warangal stands lower most. It is hard to attribute the difference on this score as among the districts to any one cause, but it is correct to say that while population is sparser in Mahrattwara than in Telangana, economic manpower is greater in Mahrattwara. The drink evil is worst in Warangal, sufficiently serious in Mahboobnagar and Nizamabad. Milk supply is good in Aurangabad (except the south and west) and Nanded. The other four districts are very poor in this respect. One danger before the raiyat now-a-days is this. Trade is so organised as to draw all food supplies to urban centres, but there is nothing like equally free flow, if necessary, from urban to rural areas. In all the six districts jawari sold, at the time of inquiry, between 8 and 12 standard seers per rupee. On October 10, 1930, good yellow jawari was selling at the Hyderabad market at 20 standard seers per rupee. This may be an extreme case, but it usually happens that when a raiyat wants to buy food-grains or pulses several months after harvest, he has to pay a much higher rate than he got at the previous harvest. It is true that when severe famine sets in, Government intervenes and arranges for grain supply at cost price (in some cases free), but it is not every year that help could be expected by the raiyat in this way. The old custom of every family in villages (landowning and landless) securing sufficient stock of grain for the year at the harvest season, seems to safe-guard the raiyats much better than the modern tendency of "selling wheat and buying flour". But a custom being given up by villagers cannot be re-established easily.

69. Drinking water is all right in Aurangabad and Nanded (except Diglur and Khandhar). In the three Telangana districts villagers mostly drink tank water, the same small *kunta* or tank being used for washing clothes and cleansing vessels and domestic animals. In Mulug, Pakhal and Mahboobabad, bad water is an important cause for ill-health: water of every well in the villages visited in that region, smells

decayed vegetation. This need is being effectively met by the activities of the Well-Sinking Department in Raichur.

70. Literacy appears to be higher in Aurangabad than in Nanded, higher in Raichur than in Warangal. Few villagers know Urdu reading and writing.

District	resident families	LITERATES IN					
		Mara- thi	Telu- gu	Kan- nada	Urdu	Eng- lish	Arabic
Nanded ..	1,217	90	..	..	13	..	..
Warangal ..	2,203	..	227	..	18	..	..
Aurangabad ..	982	132	..	..	..	1	2
Raichur ..	928	2	7	114	7	1	..

71. Raiyats go to courts very rarely. The panchayat system is generally not in vogue, but disputes are settled locally. The leading cotton merchant of Bhysa admitted that till April 1929, he knew of a few decrees obtained against defaulting raiyats by Bhysa merchants, but he knew of no case in which a decree had yet been executed. This is indeed very good testimony to the business morality of Mahratwara raiyats. The Telanga villager is no doubt more improvident and less reliable, but his social environment appears to be more responsible for his weaknesses than himself.

72. Cattle are of good breed and health in Aurangabad, Nanded and southern Taluqas of Warangal, not of a bad type in Mahboobnagar and Nizamabad. In Warangal, inclement weather in the centre and north takes away a good many. In Raichur the breed is good but fodder is very difficult to get.

## NOTE ON ECONOMIC INVESTIGATIONS IN THE MAHBOOBNAGAR AND NIZAMABAD DISTRICTS

### *Agricultural Holdings.*

The holdings are fairly large in size, especially dry land holdings, though very small ones are not non-existent, in the Mahboobnagar District. In Nizamabad District, holdings are smaller, wet land holdings tending to become very small. The extent of sub-division of holdings and the present psychology of the villagers do not seem to warrant any move on the part of Government to prohibit submarginal holdings, at any rate for the present. Farmyard manure is very inadequate in supply. How to maintain and further enrich the fertility of the soil (which is at present being mercilessly "mined") is an urgent matter for the immediate consideration of the Agricultural Department.

2. The "sikmis" in practice are too varied in terms, and at a later stage must lead to either oppression or litigation. A small number of sikmis may be allowed, the detailed terms of each being definitely fixed, and the entry of such sikmis (when made between parties) in the village records may be made compulsory in the absence of a record of land rights. Transfers of lands on account of partition or sale must be insisted upon to be registered universally. Otherwise the scope for village-officers to exercise powers for self-aggrandisement would be great. Albeit, the preservation of the joint family system and the joint family sense is very desirable.

3. There is a considerable amount of scattering of holdings—more in Nizamabad than in Mahboobnagar.

4. The "pressure of population" on agricultural land is not yet a problem. The fertility of the land is being solely depended upon, and dry crops are generally good in spite of scanty rains.

5. The majority of tanks are in good repair, but water supply for wet irrigation is very meagre, mostly because the catchment areas for

such tanks have ceased to be properly drained : the natural drainage requires man's hand here and there to assuredly secure conservation of water. A fixed minimum percentage of local fund collections may be spent on each respective village for this purpose. If this is not done, wet cultivation below tanks may deteriorate hereafter much faster than till now. Such local fund grants may be entrusted to the hands of village panchayets in the few villages where they may be inaugurated. The Mahboobnagar Taluqa Revision Settlement Report has the following sentence : "The supervision and repair of major and minor tanks must be given in charge of village panchayets and for meeting their recurring expenses some percentage must be fixed". This course would materially augment Government revenues in the shape of less remissions and increased land revenue collections.

6. There is little gardening, the factors responsible being much more lack of enterprise and capital than insufficiency of water. The particular kind of occupancy noticed at Kurumida, where for 30 years the raiyat is allowed to enjoy the fruits of gardening but paying dry assessment rates, is highly desirable to be liberally extended : this would materially encourage cultivation with water from wells.

7. There is no trace of transfer of agricultural land from cultivating to non-cultivating classes, but on the other hand, there is a noticeable amount of monopoly in land holding.

8. Even tenant holdings are not prohibitively small as a rule though exceptionally cases occur as in Lakshmapur. Tenant cultivation appears to be on the increase. Tenancy as a rule is at will or for periods not exceeding 5 years. Practically all agricultural produce is from natural fertility : neither the cultivating owner nor the agricultural tenant uses any manure worth mention. A much smaller percentage of tenants have subsidiary occupations, than occupants of agricultural land.

9. The number of landless Agricultural labourers without even tenancies is very small. A high percentage of this class belong to the untouchable castes. Except near urban centres or big P. W. D. works, the real wages got by this class are meagre.



### *Land Mortgage debt.*

10. Land carries very low market value. The reason seems to be that there is not much competition for land-holding (excepting in a few areas like Patharajampet : even here the price of land is low though competition is keen). For this reason, land mortgage debts are so few, and crop security debts so universal.

11. The scope for Co-operative credit helping the raiyats is much limited at present, and its utility would increase in proportion to the increase in the maximum number of years for which Co-operative loans could be granted. The law, or the departmental rules, would have to be modified accordingly, and deposits invited for longer terms than 2 and 3 years.

12. For this same reason, the scope for the establishment of land mortgage banks (except exclusively for very big landholders) working on business lines, is very much limited.

### *Other Debt.*

13. The *real* rate of interest borne by the raiyats is an impossible rate, and any scheme of rural reconstruction would have to give primary attention to the necessity for immediately reducing this rate. Co-operative Sale Societies may be organised, in selected areas to begin with as an experiment, and arrangements made to advance money to raiyats in the agricultural season on adequate surety (personal security of other credit-worthy raiyats in the village).

14. Agricultural Depôts may be opened in every district head-quarter, making available good disease-free seed to any and every raiyat on credit, in quantities depending upon the value of sureties or securities offered, the condition being that the borrower should return to the Depôt at the next harvest exactly the amount of seed borrowed. This would involve some net loss to the Agricultural department, on account of the expenses in connection with the maintenance of the Depôts, and the loss of interest on funds invested in buying seed ; but this would be much more than compensated for by general agricultural prosperity. This seems to be the only *effective* means for persuading the ignorant raiyats

to benefit by using good seed. Distribution of *gaurani* cotton seed is being carried on by the Department, but other crops like paddy, castor, til and sugar-cane are in no way of less vital importance to the welfare of the concerned villagers.

*How produce is disposed of.*

15. One uniform system of weights—the one prevalent in the Hyderabad City market (80 Standard weight. B.G. tolas—1 seer, and 120 seers=1 palla)—may be enforced throughout the Dominions. This reform would save for the small raiyat a tangible bit of his income of which he is being deprived on account of the merchants using measures and on account of each village or set of villages having its own standard for a “seer” or a “maund” or a “khundi.” The confusing variations in local measurements disable the raiyat to compare rates obtaining in his own village and elsewhere. To facilitate observation of the prescribed standard, it is advisable that, at least in a sub-division to begin with, Government may supply to the Mali Patel of every village in the area, a set of weights and a balance capable of weighing pallas and fractions thereof, with instructions that such weights and balance should be made available free of charge to any of the raiyats in the village.

16. Further investigations may be held with a view to find out the practicability and utility of Government granting monopoly rights to joint-stock companies over stipulated areas, for the purpose of running bus and lorry services regularly along the roads in the area, Government offering certain facilities in the shape of giving all mail carriage contracts along roads to such companies, the latter binding themselves to be regulated by Government in regard to matters like rates, inspection of buses and lorries, etc. The present policy of extending telephone service to the interior is highly desirable, and further extensions (with stations in villages along the lines, levying special low rates for *bona-fide* agriculturists) would tangibly add to the earnings of raiyats. Trade centres in the State, dealing in crops which are exported in large quantities to Bombay, may be given a Postal Telegraph Office each (Railway Telegraphic connections like the one at Jedcherla do not prove of efficient service to business).

*Land Revenue Assessment.*

17. It is difficult to fix the average yield and the average expenses of cultivation per acre, in dry, wet and garden cultivation, the range of variations under every item connected therewith being very wide in different cases. Still, the estimates of the Settlement Authorities appear to be acceptable on the whole. Applying the recommendation made by the Indian Taxation Enquiry Committee, the assessment on dry land, with exceptions here and there, seems to be in proper proportion. The Indian Taxation Enquiry Committee say that 25 per cent. of the "annual value of land" would be reasonable assessment on any bit of agricultural land. The Settlement Officer's figures for Armoor Taluqa are as follows (though they were compiled about 10 years ago, they represent contemporary conditions fairly well) :-

Average yield of Jawari on one acre of dry land.			245 seers		
			Rs.		
Price thereof	..	..	..	22	5 6
Fodder	..	..	..	8	0 0
Total value of produce			..	30	5 6
Expenses of cultivation			..	15	11 2
Net yield of one acre of dry land			..	14	10 4
Assessment (maximum)			..	2	8 0

The incidence of assessment here works at about 17 per cent. In the case of Bodhen, the figures extracted below work at 50 per cent.

Average yield of Jawari on one acre of dry land			245 seers		
			Rs.		
Price thereof	..	..	..	17	13 1
Expenses of cultivation (deducting the price of fodder)	..	..	..	11	6 3
Net yield of one acre of dry land			..	6	6 10
Assessment (maximum)	..	..	..	3	3 5

The following figure probably represent the proportion between yield and assessment on a typical farm in the

Kalwakurthy Taluqa, sowing castor seed :—

	Rs.
Total yield on 8 acres 800 measure seers	100 0 0

Expenses of cultivation :—

	Rs.
Jawari for labourers 1 palla	.. 12 0 0
Seed 80 seers	.. 10 0 0
Cost of bullocks	.. 20 0 0
Wages of coolies	.. 10 0 0
	<hr/> 52 0 0
Net yield for 8 acres	.. .. 48 0 0
Net yield for 1 acre	.. .. 6 0 0
Highest average dry assessment per acre in Kalwakurthy Taluqa	.. .. 0 12 0

Percentage assessment to “annual value”  $12\frac{1}{2}$

(It must be noted here that in taluqas where the land is much poorer—as in Makhthal—the assessment on dry land ranges from Re. 0-12-0 to Rs. 1-8-0 per acre. In some other taluqas, the dry assessment rates are higher in range).

18. On *thabi* crops, the Revision Settlement appears to have all round lowered the assessment (for instance in Armoor and Bodhen Taluqas), but assessment on *abi* crops appears to have all round increased. Taking the Settlement Officer's figures, the wet assessment on single cropped (*abi*) lands appears to be heavier than the 25 per cent. incidence recommended by the Indian Taxation Enquiry Committee :—

	Armoor Taluqa	Bodhen Taluqa
Average yield of 1 acre of wet land.	1,286 seers of paddy	1,286 seers of paddy
Price thereof	.. Rs. 67-10-11 (at 19 seers per rupee)	71-7-1 (at 18 seers per rupee)
Fodder .. ..	.. Rs. 10-0-0	Rs. 14-4-0 (expenses of cutting)
Value of the total yield	.. Rs. 77-10-11	Rs. 57-2-6
Expenses of cultivation (including cutting expenses).	Rs. 25-13-4	Rs. 16-7-4 (deducting price of fodder).
Net yield of 1 acre of wet land	.. Rs. 51-13-7	Rs. 40-11-2
Assessment (maximum)	.. Rs. 20- 0-0	20- 5-7
Percentage of assessment to “annual value”.	.. 39	50

Further investigations appear to be called for for finding out the desirability or otherwise of reducing the incidence of land revenue on wet land assessment for abi crops. Lands really yielding 2 crops a year with the help of tank water, in successive years, are so scarce (on account of lack of water supply, insufficient manuring, etc.) that it seems advisable to drop the additional 50 per cent. assessment on areas classed as "double cropped", at any rate for one or two decades to come, by which time a general improvement in tank irrigation may be expected. This observation does not apply to lands that are, or may come under irrigation channels from rivers.

### *Prospect.*

19. The urgency for Co-operative and Agricultural propaganda is very great, and the scope immense. The best available men are to be employed for this purpose, and to ensure ability the scales of pay for officers in these departments should be made specially attractive. Such posts may be made tenure appointments, to ensure the continuance of a high level of efficiency. These departments are yet hardly known in the two districts, beyond a few spots.

20. Industrial centres like Armoor with really valuable economic traditions may each be given special attention to. But it is essential that the concerned staff should stay at the respective industrial centres as their head-quarters: mere visits or inspection tours will not prove of sufficient service in stimulating and developing such localised industries working on domestic lines.

21. Agricultural farms for training the *lowest* classes of the population may be established in at least one centre for every district—on the model of the Mission Agricultural Farm at Kamareddy (which trains, not men yearning after posts in Government service, but men capable of, and preferring to, managing their own farms—which farms are guaranteed to them through the stipend—savings bank—bonus system pursued on that farm).



## APPENDIX

No. of village	Name of Village	District & taluqa	Difference between the No. of patta-dars and the No. of actual occupants	No. of occupancy holdings	No. of scattered bits in which the holdings are occupied
1	Gopalpur ..	Mahboobnagar .. Mahboobnagar	5	51	111
2	Gollapalle ..	Mahboobnagar .. Makhthal	1	54	79
3	Uyyalwada ..	Mahboobnagar .. Nagar Kurnul	4	66	136
4	Kurumida ..	Mahboobnagar .. Kalwakurthy ..	5	59	92
				230	418
5	Kotharnur ..	Nizamabad .. Armoor	5	32	174
6	Nasarullabad ..	Nizamabad .. Bodhen		48	114
7	Lakshmapur ..	Nizamabad .. Yellareddy	6	43	68
8	Patharajampet ..	Nizamabad .. Kamareddy ..	37	191	320
				314	676

## I.

Size of the average holdings			Variations in the sizes of holdings			No. of Non-cultivating landholders			No. of cultivating landholders with other subsidiary occupations
dry land	wet land	garden land	dry land	wet land	garden land	With-out any occupation	With other occupations	Total	
A. G.	A. G.	A. G.							
22-15	3-27	0-39	91-11 to 0-14	12-13 to 0-27	2-21 to 0-11	10	10	20	11
31- 2	3-29	1- 6	105- 2 to 1-20	12- 9 to 0-14	1-17 to 0-34	4	25	29	7
27-10	6-22	0-39	130-32 to 0- 8	19- 5 to 1-11	0-39	1	21	22	21
47-24	8- 1	2-12	245-15 to 0-24	17-35 to 0-35	3-24 to 1- 0	10	9	19	17
29-37	3-26	1-14	216-29 to 0- 2	13-37 to 0-10	1-14	1	7	8	9
12- 0	1-30	0- 6	25-27 to 0-13	11-13 to 0- 4	0- 6	5	5	10	20
1-33	1- 1	0-11	8- 0 to 0- 5	4- 0 to 0- 4	0-11	1	4	5	10
2- 7	0-28	0- 6	12-15 to 0- 4	6-10 to 0- 8	0-19 to 0- 2	1	10	11	59



## APPENDIX

No. of Village	Name of Village	No. of cultivating landholders who cultivate, in addition others' lands as tenants	No. of landless agricultural tenants	Size of the average tenant farm (taking into account tenancies of landless tenants only)		
				dry land	wet land	garden land
1	Gopalpur ..	3	16	27-24	3-20	0-29
2	Gollapalle ..	2	21	19- 4	1-39	1-19
3	Uyyalwada ..	6	30	17- 4	3-37	..
4	Kurumida ..	2	23	43- 6	2-37	..
5	Kotharnur ..	6	30	17- 4	3-37	..
6	Nasarullabad ..	2	14	..	1-1	..
7	Lakshmapur ..	6	2	0-37	0-21	..
8	Patharajampet ..	3	9	5- 1	1-14	..

## II.

Variations in the sizes of the landless tenants' farms			No. of tenants		No. of cases where land holders have been dispossessed by non-cultivating classes
dry land	wet land	garden land	Perman-ent	Evictable at the end of the year or at the end of the contracted period	
91-11 to 7-1	5-26 to 0-17	..	..	19	..
37-0 to 3-8	2-29 to 0-26	1-19	..	23	..
85-37 to 0-18	5-22 to 1-17	..	..	36	..
209-34 to 5-3	32-23 to 2-4	2-12	..	25	..
30-0 to 1-23	2-0 to 0-10	..	..	36	..
..	4-28 to 0-4	..	..	16	..
0-37	0-35 to 0-7	..	..	8	..
11-8 to 2-22	3-16 to 0-22	..	..	12	..

## APPENDIX III.

No. of village	Name of village	No. of labourers' families (neither land-holders nor tenants)	CURRENT WAGES			
			Men		Women	
			In money	In kind	In money	In kind
1	Gopalpur ..	3	0-3-2	..	0-1-6	..
2	Gollapalle ..	7	0-4-0	4 seers of paddy	0-2-0	2 seers of paddy
3	Uyyalwada .	16	0-4-0	3 seers of jawari	0-2-0	1½ seers of jawari
4	Kurumida .	15	..	3 seers of jawari	..	1½ seers of jawari
5	Kotharmur .	31	0-5-4	..	0-2-8	..
6	Nasarullabad	..	0-8-0	4 seers of paddy	0-4-0	4 seers of paddy
7	Lakshmapur	5	0-7-0	..	0-3-0	..
8	Patharajam-pet.	..	0-8-0	..	0-5-0	..

## APPENDIX IV.

No. of village	Name of village	No. of land hypothecations or mortgages	Amount of mortgage debt	Period if any for the redemption of the land	Details of mortgaged land			Which class of money-lenders
					dry land	wet land	garden land	
1	Gopalpur ..	9	500 (Balance due)	..	179-28	29-22	1-24	Government.
2	Gollapalle ..	1	500	10 years	91-5	7-10	..	Sowear.
3	Uyyalwada ..	3	399	9, 10, 12	31-20	..	..	do
4	Kurumida ..	..	..	..	..	..	..	..
5	Kotharmur ..	..	..	..	..	..	..	..
6	Nasarullabad ..	..	..	..	..	..	..	..
7	Lakshmapur ..	..	..	..	..	..	..	..
8	Patharajampet	1	1,000	12	..	5-4	..	Sowear.

## APPENDIX V.

*Debt of other Kinds.*

No. of village	Name of Village	Amount of debt	No. of indebted families	No. of debt-free families	Average debt per indebted family	Security for debts	Incidence of interest charges		
							In money	In commission on sale of produce	Total
1	Gopalpur ..	3,045	19	19	160 4 0	next	1-4 to 2-0 p.m.	Per cent 10	Per cent. 23 to 32
2	Gollapalle ..	4,680	27	8	173 2 0	do	1-2 to 2-2 p.m.	6	19½ to 30
3	Uyyalwada ..	2,830	18	61	157 3 6	do	1-2 to 2-0 p.m.	..	13½ to 25½
4	Kurumida ..	8,785	49	41	179 3 7	do	1-0 to 2-0 p.m.	8	20 to 33
5	Kotharmur ..	2,465	49	15	50 5 0	do	1-0 to 1-4 p.m.	..	12 to 15
6	Nasarullabad	3,880	23	12	168 11 0	do	1-2 to 1-4 p.m.	33-50	46½ to 65
7	Lakshmapur.	3,570	24	7	148 12 0	do	0-12 to 1-0 p.m.	3 to 5	12 to 17
8	Patharajampet	4,545	17	1	267 5 8	do	0-10 to 1-0 p.m.	10	17½ to 22

## VILLAGE GOPALPUR

*Mahboobnagar Taluqa.*

This is a village about sixteen miles from Mahboobnagar town, nearly three miles from Devarakadra, a railway station on the Secunderabad-Gadwal Line. There is a cart track manageable in fair weather from the main road between Mahboobnagar and Makhthal, to the village. The population at present is 238 and the number of inhabited houses 38. The villagers have maintained a shady platform in front of a small village temple, where they generally meet for common purposes.

2. There are 51 persons who are occupants of agricultural land in the village. It is only in 5 cases that there is difference between *pattadars* (persons against whose names lands are shown in the village records, for the payment of assessment on which they are held responsible : land shown against each *pattadar* is generally taken as one unit for purposes of revenue collection, and for this reason he is called the "registered occupant") and actual occupants. In all there are 111 bits of agricultural land, each separately held (on account of land holders having their bits dispersed and not in one single block). The sizes of average dry, wet and garden holdings are as follows :—

	acres 1029-8	
dry	.. $\frac{46}{1029-8}$	= 22-15 nearly.
	acres 58-30	
wet	.. $\frac{16}{58-30}$	= 3-27 nearly.
	acres 8-30	
garden	.. $\frac{9}{8-30}$	= 0-39 nearly.

Averages are struck in this Report separately for dry, wet and garden holdings as a common average would ignore the differences as among these three kinds of lands with regard to processes of agriculture, working expenses, yield, etc.

The sizes of holdings vary as follows :—

	dry	wet	garden
biggest holding	91-11	12-3	2-21
smallest holding	0-14	0-27	0-11

20 of the landholders do not cultivate their lands, their details being,

merchants	..	2	washerman	..	1
deshmukhs	..	2	Fakir	..	1
putwaris	..	2	Hindu temple wor-		
			shipper	..	1
other village officer	.	1	woman	..	1
employed outside the			Brahmans	..	3
village		2	Mohamadan	..	1
			others	..	3

the remaining 31 landholders pursue the agricultural profession, of which 11 have other occupations like holding village offices, serving as grooms, fishing, cobblery, *dhobi* work (washing clothes) and blacksmithy.

3. Three landholders cultivate, as tenants, the lands of other landholders in addition to their own respectively. The number of landless agricultural tenants is 16. Taking account of lands cultivated by landless tenants only, the size of the average tenant farm is as follows :—

	acres 331-4	
dry	.. $\frac{12}{27-24}$	nearly.
	acres 21-2	
wet	.. $\frac{6}{3-20}$	nearly.
	acres 2-36	
garden	.. $\frac{4}{0-29}$	nearly.

Variations in the sizes of the tenant's farms are between

	dry	wet	garden
biggest holding	91-11	5-26	(no separate garden cultivation).
smallest holding	7-1	0-17	

There is no case of dispossession of one person or class of persons of his or their lands by another person or class. Lands are let out generally for 3 to 5 years, the landholders always retaining the right to offer the next tenancy to whomsoever they like. In the case of wet lands, the occupant does not generally give any help in the shape of supplying or lending seed or supplying manure. The total produce is generally shared half and half between tenant and occupant, the hay being entirely the tenant's. In a case where the tenant incurs expenses on account

of manure (such cases are very exceptional : tenants very rarely use manure), such expenses are charged 50 per cent. to the occupant, and deducted out of his share in the crop. In gardens (all cultivation with water from wells is called " garden " cultivation—irrespective of the kind of crop), the tenant generally retains two-thirds of the total produce and pays up in kind one-third to the occupant. In the case of dry lands, payment in money is increasingly becoming prevalent. There are no other charges or burdens laid upon the tenants. Not one of the 16 tenants has any other occupation.

4. There are only 3 agricultural day labourers who do not possess any lands, nor pursue agricultural operations as tenants. Payment of wages in kind is very rare, the average being generally one rupee for five days for male labourers and 2 annas per day for women.

5. There is no land mortgage debt in the village, except for nine cases where balance of Land Mortgage Debts. taqavi loans granted by Government are still due. The total balance still due is about Rs. 500. There are no dues to any Co-operative Society, nor to any private money-lender, secured by hypothecation or mortgage of agricultural land. In many cases, mention is made of land as additional security for debts really secured by the next crop, on unstamped and unregistered paper. The idea in doing this appears to be to enable the money-lenders to threaten the borrowers to acquiescence at the harvest time. But the raiyats as a rule know that such mention of land security on unstamped and unregistered paper as additional security, is not valid—though they always admit their indebtedness scrupulously. The Revision Settlement Report for this Taluqa (1327 F.) says : "The raiyats are accustomed to take ruinous debts, most of the lands have passed from their hands to those of money-lenders, vakils, rohillas and banias". There would be some truth in this if the mention of land as additional security for debts, on unstamped and unregistered paper, were to be taken as amounting to hypothecation or mortgage. But the real test seems to be this : Is the raiyat at full liberty to hypothecate or mortgage his lands at present to any one he likes ? The matter of fact is, and every raiyat knows it full well, that he has

got this liberty in full. And the sowcar knows full well that he has no sort of legal hold on the borrowing raiyat's lands. It is true the sowcar exercises full control over the crop, but that is quite another matter.

6. The only kind of indebtedness found in the village  
 Indebtedness of other kinds. is that incurred by the agriculturists for miscellaneous purposes (chiefly for seed, buying bullocks, provisions for consumption). These debts generally begin to be made 3—4 months after the harvest. In the majority of cases, the debts are not cleared up year after year, but continue year to year, the agriculturist borrower paying in something every harvest season and borrowing again during the 6—8 months preceding the next crop. The total debt of Gopalpur is Rs. 3,045. The debtors being 19 in number (19 other families are debt-free) the average debt per indebted family works at Rs. 160-4-0 nearly. (In para. 5, lands within the boundaries of the village are taken as the items for investigation, whereas in para. 6 the indebtedness of the resident families of the village (not the landholders necessarily)—whether occupants, tenants or others—is calculated. This course is adopted because it is possible to find out land mortgage debt even though the occupant concerned may not live in the village. But other debts can be gauged only when the parties concerned actually live in the village). The terms on which these debts are incurred in Gopalpur vary between Rs. 1-4-0 and Rs. 2 per month (fraction of a month being counted as one month) for Rs. 100 principal, plus 10 per cent. of the sale proceeds of the harvest, deducted by the money-lender. Every loan without exception is given on condition that the borrower delivers all the crop he can spare (the money-lender being the judge : when the crop is actually threshed, the money-lender or his agent is generally on the spot in the village and arranges to carry off the produce straight-away to his own place) to the sowcar, and it is the sowcar's privilege to sell the crop at any time convenient to himself and credit the same proceeds to the account of the respective borrower at a rate fixed by himself. And in all cases examined, it was found that the merchant-money-lenders credited to the borrowers' accounts 10 per cent. less than the harvest market rate in the money-lender's place. Two items have to be taken note of in determining the real interest borne by the borrower. As all harvested crops are measured



(and not weighed) it happens that when such crops are remeasured in the merchant's shop some time afterwards, there is a decrease (in weight also there would be a decrease but not so wide, on account of escape of moisture from the grain or oil-seed or pulse); secondly, the sowcar bears the charge of conveying the crop to his own place. In actuality, these items do not amount to much, because the sowcar usually takes care to insist upon additional amounts of the crop being made over to him for every 160 seers, in order to cover the later decrease in quantity. Secondly, the harvest time being fair weather (and the country being plain), the cost of transshipping the produce does not mount high. Careful calculation shows that the borrower-riyat pays between 23 and 32 per cent. (2 per cent. being deducted to cover the items mentioned above). Strictly speaking, the annual percentage should work much higher, the commission charged being interest charged really, on loans ranging in duration between 1 and 9 months in different cases. But, for the sake of convenience of calculation—the period of the loan differing in each case, it would be impossible to determine the annual rate unless in each individual case,—the commission percentage is construed in these investigations as for one year: It is really so for one agricultural season more or less.

7. Except in one case, all the villagers sell away their produce (the indebted ones are forced to deliver over) at the harvest time, except for the food-grain which they use as their staple, sufficient to last them 2-3 months. Even debt-free riyats sell at about Rs. 250 per khundi (160 measure seers=one kudu. 20 kudus=one khundi) at the harvest time, and buy practically the same quality of grain for consumption in later months at about Rs. 300 per khundi, respectively from the same merchants to whom they sell at harvest time. The general condition on which seed is lent is that at the next harvest the borrower pays back in kind the amount lent plus 50 per cent. thereof as interest. This is considered as the first charge on the produce of the land, and so, seed loans very rarely last till after the harvest season. The loan of seed is generally made by sowcars, Gopalpur not having any big zamindar capable of such lending (one or two of the bigger occupants live outside the village).

8. Practically all the produce is sold by the debt-free raiyats at Devarkadra, nearly 3 miles off. No one holds up his stock with a view to secure higher prices later on, and even in the case of debt-free raiyats the rates they get from merchants are lower than the market rate at the harvest time by 2—3 per cent. How indebted raiyats dispose of their produce has been explained in para. 6.

Crops of the village	Harvest price realised by debt-free villagers	Present prices in Hyderabad City
paddy	.. Rs. 12-8- a kudu (160 measure seers)	Rs. 18-25 per palla of rice (paddy not being sold).
til	.. Rs. 30-35 a kudu	Rs. 24-36 a palla
jawari	.. Rs. 12-14 a kudu	Rs. 11-14/8 a palla.

9. Wet cultivation is not popular, mostly below small tanks, and in Gopalpur there are four small *kuntas* which must fill four times during the rainy season for enabling the raising of one wet crop. Garden cultivation is with the help of wells. If the well is a private well—sunk and maintained by the occupant—the assessment charged is at dry land rates; otherwise, at full garden rates. The 1327 F. Revision Settlement Report says “on account of this system, raiyats neglect the repair of Government wells deliberately”. The average expenditure for sinking a well for purposes of irrigation, in this area, is about Rs. 250, and there is considerable truth in the statement of the Settlement Officer quoted above.

The rates of assessment in this village are as follows :—

Per acre				
	Grade I.	Grade II.	Grade III.	
dry land	.. Re. 1	12 As.	8 As.	
wet land	.. Rs. 14	Rs. 12	Rs. 10	
garden land	.. ..	Rs. 8	Rs. 7	

10. The joint family system prevails in full swing and there has been as yet not a single partition in the village. The taqavi loan cases were examined carefully and it was found that the borrowers got the full amounts for which they executed bonds, though the sanction was generally for a much smaller amount than asked for.

General.

There is a Co-operative Society at Devarkadra, but no one from Gopalpur village is a member.

Gopalpur houses are all mere hovels.

Cattle mortality has been very high in recent years, and the purchase of cattle has been the chief cause for the indebtedness of the villagers. Milk supply is poor. In summer the village produces hardly a seer a day. In good season the maximum production is 10—12 seers per day. Children generally change from mother's milk to gruel made of the staple corn.

On account of scarcity of rain in recent years many of the small tanks around are dried up. Drinking water wells are few and far between, and even at great depth, sufficient drinking water is difficult to get at.

## VILLAGE GOLLAPALLI

*Makhthal Taluqa.*

Gollapalle is nearly 40 miles from Mahboobnagar and about 4 miles from Makhthal village. But for two sandy impediments, carts can reach the village from the main road (Mahboobnagar-Raichur) in good weather. The number of inhabited houses is 35. The villagers have maintained a fine shady place in front of the village for their "village green", and nearby are two mud-built verandahs—one for travellers and the other for Mohamedan festivals or ceremonial meetings.

2. There are 54 occupants of agricultural lands. There is difference between pattadars and actual occupants only in one case. The 54 landholders occupy in all 79 strips scattered. The sizes of average dry, wet and garden holdings are :—

	acres 1294-20	
dry land	.. ————— =	31-23 nearly.
	41	
	acres 78-15	
wet land	.. ————— =	8-29 nearly.
	21	
	acres 8-17	
garden land	.. ————— =	1-6 nearly.
	3	(excluding the fallow
		9 acres garden stand-
		ing in the name of
		an absentee landlord.)

29 occupants do not cultivate their lands, their details being :—

traders	..	3	other village officers	..	2
kalals (toddy sellers)	.	4	school-master		1
coolies	..	3	shepherd	..	1
priests	..	3	tailor	..	1
cobblers	..	2	goldsmith	..	1
patwari and patel	..	2	dhobi	..	1
deshmukh	..	1	potter	..	1
big zamindar		1	do-nothings	..	2

(Out of these 29, 8 do not cultivate mainly because their holdings are too small—7 of them hold bits of wet land). 7 landholders have other occupations besides agriculture : 2 are sowcars, 1 a village officer, 1 a contractor (P. W. D.),

1 a coolie, 1 a kalal and 1 a carpenter. The sizes of the holdings vary between :—

—		dry	wet	garden
biggest holding	..	105-20	12-9	1-17
smallest holding	..	1-20	0-14	0-34 (excluding the fallow 9 acres held by an absentee landlord).

No land is yielding two crops a year at present, though 30 acres have been classed as double-cropped area.

3. 2 landholders cultivate, as tenants, others' lands in addition to their own. The number of Agricultural tenants. landless tenants is 21. The sizes of the average tenant farms are

	acres 362-39	
dry land	..	= 19-4 nearly.
	19	
	acres 11-35	
wet land	..	= 1-39 nearly.
	6	
	acres 1-19	
garden land	..	= 1-19
	1	

The tenant farms vary in size between

—		dry land	wet land	garden land
biggest holding	..	37-0	2-29	1-19
smallest holding	..	3-8	0-26	

Lands are let out for 1-3 years, there being no permanent tenant. The landholder is under an obligation, by custom, to supply seed to the tenant (or money with which to buy seed) if the latter wants it (he invariably wants it), and the seed-loan is returnable without any increase at the next harvest time. The landholder offers no other facility to the tenant. Most of the tenants pay in kind. Both in dry and wet lands, tenant and the occupant share the produce half and half, the working expenses being borne by the tenant, the Government assessment by the occupant ; and the hay or dry stalks of the crop is retained by the tenant. In cases of well irrigation, expenses of cultivation being heavier, two thirds of the produce is

retained by the tenant and one-third delivered to the occupant. The tenants are under no other burden.

There is no case of dispossession of any person or class of persons of his or their lands by any other person or class. In one case, 51-6 acres of dry land, 4-21 acres of wet and 9 acres of garden land are lying fallow for several years, the Revenue arrears having by now accumulated to Rs. 415-14-1. Yet, the villagers do not show any inclination to get hold of it part or whole by moving the authorities to proceed to a Revenue sale.

4. There are 7 agricultural day-labourers who possess neither land nor any tenant-holdings. The Agricultural labourers. wages are generally paid in kind especially at harvest time. Men are paid 4 as. a day or 4 seers of paddy, and women half of that amount or quantity.

5. There is only one case of land mortgage for Rs. 500 for 10 years at the end of which period Land mortgage debts. land should be returned to the original occupant, the mortgagee enjoying the fruit of the lands for 10 years against both principal and interest. The extent of land mortgaged is dry—91-5 acres and wet 7-10 acres. The borrower is a Brahman patwari and the loan was incurred for marriage expenses. In many other cases, lands of debtors are mentioned as forfeitable if they should fail to pay up their dues by delivering sufficient amount of crops at the next harvest season, but all the transactions are on blank paper with no approach made to the Registration Office.

6. Out of the 35 house-holders in the village, 8 are debt-free and the debts of the other 27 Debtors of other kinds. families amount to Rs. 4,680, the average debt per indebted family working at Rs. 173-2-0 nearly. The loans are all from local sowcars living at Makhtal. All the loans are on crop security: even the labourer promising to the sowcar that he would pay back when he saved more wages at the next harvest season. The interest charged varies from Re. 1 to Rs. 2 per month plus Re. 1 commission deducted by the sowcar when crediting the borrower with the proceeds of the sale of his crop, for every 200 seers of paddy, the commission being proportionate in value in the case of other crops. After allowing due deductions, the real rate of interest charged by sowcars for these crop security debts varies between  $13\frac{1}{2}$  plus 6 =  $19\frac{1}{2}$  per cent. and 24 plus 6 = 30 per cent. In this village, the practice is for the raiyats to bear the

cost of conveying the corn they make over to the sowcar, to Makhtal : and this if anything, adds to the burden.

7. Practically all the raiyats preserve their seed for the next sowing, though a good number purchase grain from their respective sowcars for consumption. The villagers are not aware of the activities of the Agricultural, the Veterinary or the Co-operative Department.

8. Local measurements are as follows :—

How produce is  
disposed of.

200 measure seers	=1 kudu
20 kudus	=1 khundi.

Makhtal is the market where the debt-free raiyats sell their crops. No one holds up his stock with a view to get a higher price.

Crops	Local harvest price realised by the raiyats	Present Hyderabad prices
	Rs.	Rs.
rice	.. 17-20 per kudu	18-25 a palla.
jawari	.. 15-17 per kudu	11-14/8 a palla.
bajra	.. 22-24 per kudu	13-15 a palla.
til	.. 36-40 per kudu	24-36 a palla.

(The village had a very poor crop of Jawari).

9. The original Survey and Settlement was done in 1294-98 and 1304 respectively, and the Revision Survey and Settlement in 1326-1331. Of late, Government have ruled that 30 years should elapse before a Revision Settlement is proposed for an area. Compared to the original rates, dry assessment seems to have almost doubled, wet assessment (on abi crops) raised by about 10 per cent. while garden assessment remained stationary. The assessments in force are as follows :—

		Per acre		
		1st Grade	2nd Grade	3rd Grade
dry land	..	Re. 1/8	Re. 1/0	12 As.
wet land	..	..	Rs. 10	Rs. 8
garden land	..	..	..	Rs. 5

No remissions are granted on dry assessment, but at the jamabandi time a liberal policy of remission is being pursued in the case of wet lands which do not get water at all and therefore yield no wet crop. When a wet land is used for a dry crop, dry assessment is charged. Wet lands raising two crops a year are charged 50 per cent. more than the ordinary wet assessment on the concerned land for one crop a year. Remissions on wet land assessment range between 4 as. and 16 as. in the rupee, but when the raiyat gets a 4 anna or a 6 anna crop he rarely succeeds in convincing the authorities of his deserving a proportionate remission. The remission granted this year to the village amounts to Rs. 370-6-0, the fallow land being 135 acres.

10. There are 2 drinking water wells sunk by the villagers, one is in disuse, but the other supplies the needs of the people efficiently. General. One tank supplies water for irrigation and is in good condition. There is no Co-operative Society in the village nor even in Makhthal. There is only one single literate person in the village. Milk supply is very poor : at present they have hardly 2 seers per day. In good season they get about 10 seers a day, but most of this the raiyats sell off at Makhthal without reserving any portion of it for their children. Cattle mortality has been of late high, involving the raiyats in more and more of debt. They buy their bullocks at Rangampet. The houses are low and shabbily built, and kept very insanitary.



## VILLAGE UYYALWADA

*Nagar Karnul Taluqa.*

Uyyalwada is situated on the road from Jedcherla to Amrabad *via* Nagar Karnul, about 21 miles from Jedcherla and 3 miles from Nagar Karnul village. The population is at present 443 and the number of inhabited houses is 80. In the centre of the village there is a temple before which there is a big shady tree, and under this the villagers transact their public business.

2. There are 66 occupants of agricultural land. In Agricultural holdings. 4 cases there is difference between patta-dar and occupant. The number of bits separately held is 136. The sizes of average dry, wet and garden holdings are :—

	acres 1,689-32	
dry land	.. $\frac{62}{111-10}$	= 27-10 nearly.
	acres 111-10	
wet land	.. $\frac{17}{0-39}$	= 6 -22 nearly.
	acres 0-39	
garden land	.. $\frac{1}{1}$	= 0 -39.

The sizes of holdings vary between—

—	dry land	wet land	garden land
biggest holding ..	130-32	19- 5	0-39
smallest holding ..	0- 8	1 -11	

22 occupants do not cultivate their lands, their details being as follows :—

putwaris	.. 2	coolies	.. 4
other village officers	.. 4	traders	.. 5
blacksmiths	.. 2	priests	.. 4
woman	.. 1		

21 of the 44 cultivating owners have other occupations, their details being, village officers 2, putwari 1, cobblers 4, traders 3, blacksmith 1, barber 1, shepherd 1, dhobies 2, priest 1 and idlers 2.

The area classed as double-cropped area is acres 30-11 but of this 27-12 is lying fallow.

3. Six landholders cultivate on tenancy terms lands of others in addition to their own. The number of landless tenants is 30. Taking into account only landless tenants and the area cultivated by them, the sizes of the average tenant farms are

	acres 444-37	
dry lands	.. —————	= 17-4 nearly.
	26	
	acres 15-26	
wet lands	.. —————	= 3-37 nearly.
	4	

There is only one case of attempted dispossession, the ten years for which a raiyat had mortgaged his land having elapsed, the mortgagee refusing to release the land from his possession. The mortgagee is a sowcar who wields a considerable influence on the Village Officers. In another case, the purchaser of a patta (who was a tenant before) is being refused possession of the land by the gumasta-patel (Clerk of the Village Accountant) who is in illegal possession. Tenancies are generally of 1 to 3 years duration. The terms are all in grain, half of the produce being deliverable to the occupant. The tenants are not subject to any other burdens, nor does the occupant offer any facilities for cultivation. If a tenant sinks a well, the occupant gets one-third of the produce and the tenant two-thirds. And the tenant cannot be expelled unless the occupant compensates him for the sinking of the well.

4. There are 16 families earning livelihood only by cooly work, 13 of them belonging to the untouchable caste. The average wage is 4 as. a day for men and 2 as. 8 pies a day for women : in kind, men get 3 seers of jawari and women 1½ seers, and mostly wages are paid in kind..

5. There are only 3 cases of land mortgages, the arrangement in all cases being that at the end of the number of years agreed upon, the mortgagee should give the mortgaged land back to the mortgagor without any charge, the yield from the land during the contracted period being considered adequate

compensation for principal and interest. Details of the three cases are as follows :—

Borrower	Amount borrowed	Land Mortgaged	For how many years	From which class of money-lenders	Causes for the debt
	Rs.				Miscellaneous
I. ..	99	D 3-31	10	Komti	ous
II. ..	200	D 19- 9	9	do	do
III. ..	100	D 8-20	12	do	do

6. Out of 80 families 61 are debt-free (where a family's total due to others works at less than Rs.2, it is considered in these investigations as debt-free ; for, such small sums bear no interest, are not based on any particular security). 18 families owe debts secured by the next crop, and one a land mortgage debt (2 of the 3 mentioned in para. 5 do not live in the village). The total indebtedness secured by the next crop is Rs. 2,830, and the average debt for the 18 indebted families works at  $2830/18 = \text{Rs. } 157-3-6$  nearly. The rate of interest charged ranges between Re. 1-2 per month and Rs. 2-2 per month for Rs. 100 : that is, it works at between  $13\frac{1}{2}$  and  $25\frac{1}{2}$  per cent. per annum. *No raiyat in this village pays anything extra in the shape of commission. charged by the creditor-merchants for selling the produce.* The explanation seems to be that Uyyalwada is, though distant from Jedcherla, on the high road from the castor-seed area to the exporting centre (Jedcherla), and merchants compete very keenly among themselves in order to get at supplies of castor-seed.

7. Most of the raiyats preserve the seed for the next sowing out of their own harvest. The few who borrow, do so from Nagar-Karnul merchants, and the general condition for such seed loans is that the raiyat should pay back at the harvest time one and a half times the amount of grain borrowed.

8. The few better-to-do raiyats themselves convey their produce (especially castor-seed) to Jedcherla and sell direct to the agents of Bombay merchants stationed there. The other debt-free raiyats sell at Nagar-Karnul, while the produce of the indebted is measured out for the merchant on the raiyat's own field, immediately the produce is ready for packing in bags. Generally speaking, there are two sets of merchants between the actual growers and the Bombay agents at

Jedcherla, one set consisting of middlemen at Nagar-Karnul and surrounding villages, the other set carrying on their operations at Jedcherla ; so that, counting the Bombay agents at Jedcherla as one of the sets of middlemen (in this case they happen to be salaried or commissioned middlemen), the number of middlemen between the actual grower of castor-seed and the foreign wholesaler who buys from Bombay, is 4 at least ; it must be in actual practice more, as the Bombay firms buy castor-seed not always for direct or immediate export to other countries.

Local measurements are as follows

960 measure seers=1 putti

Crops	Harvest price realised by debt-free raiyats	Present Hyderabad price
	Rs.	Rs.
paddy	.. 60 per putti	18-25 a palla.
castor-seed	.. 120     ,,	14     ,,
jawari	.. 85-90     ,,	11-14/8     ,,

Practically all the raiyats sell off their crop at harvest time, their means being too straighten to admit of safely preserving the produce and withstanding the temptation of handling jingling silver. The average annual booking of castor seed from Jedcherla Railway Station is estimated at about 3 lakhs of bags, that is, about 625,000 maunds. The road from Jedcherla to Nagar-Karnul is not even so good as the one from Jedcherla to Kalwakurthy, even though the castor traffic on the former is much too important to be ignored. At least in 16 places the road descends into declivities along which currents of water pass even with little rain. It is true that most of these currents are short-lived. Yet, in a business like castor-seed trade, the delay of a day or two might make all the difference between profit and loss to the dealer. What actually happens at Jedcherla is this. Daily, sometimes by wire more than once a day, the Bombay agents get rate from Bombay, and it is these that determine at what prices they should buy. There is competition as among the Bombay agents, and so, anything like a corner in castor-seed is impossible. On the quotations given by the Bombay agents the local komtis at Jedcherla formulate their rates of purchase, and the small merchant (or once in a way well-to-do raiyats) who brings castor-seed from the interior to Jedcherla, has little notion as to the exact rate

at which he would have to sell at Jedcherla. In spite of motor buses plying between Jedcherla and Nagar-Karnul, and the Hyderabad Postal Department maintaining runners for the carriage of mails, still the absence of a Postal Telegraph Office and a British Post Office which could undertake direct despatches and direct deliveries of telegrams, letters, parcels, etc., seriously hampers the development of trade in this tract. On the other hand, the establishment of an Out Agency at Nalgonda by the N. S. Railway for booking parcels and goods, further takes away from the prospects of Jedcherla as a trade centre. Much of the trade now flocking to Jedcherla would naturally go to Nalgonda, a much nearer place from which the N. S. R. takes the responsibility for transshipping booked articles.

9. In the Revision Settlement assessment on dry lands Land Revenue was increased by about 12 per cent and Assessment. on wet lands (for abi crops) by 25 per cent. The prevalent rates are as follows :—

		Per Acre.		
		Grade I.	Grade II.	Grade III.
dry land	..	Re. 1-4	14 As.	12 As.
wet land ..	..	Rs. 14	Rs. 12	Rs. 10
garden land	..	..	Rs. 5	Rs. 4

10. The practice of the Village Accountant's work being done by paid clerks appointed by the General. former, is widely prevalent in this tract. These clerks generally engage themselves for accounts work for 9-10 villages and live in one of the bigger villages. The houses in this village have mud roofs fairly high up, and the housing is generally much better than in thatched huts.

Milk supply is poor all round the year : in summer there is absolutely no milk : in the best of seasons they expect to get between 8 and 10 seers of milk per day.

There are no taqavi loans nor loans from Co-operative Society. The people have no knowledge of the Agricultural, Veterinary or Co-operative Department.

There are 5 irrigation wells and 3 minor tanks in fairly good condition, but their utility is reduced on account of want of rain.

Castor-seed prices having gone up of late (foreign demand having considerably increased), there is in this tract a fast growing change all round from other dry crops to castor.

## VILLAGE KURUMIDA

*Kalwakurthy Taluqa.*

Kurumida is about 27 miles from Jedcherla and about 4 miles from Kalwakurthy village. Carts can reach the village in fair weather. They have a temple enclosed by a wall, but no suitable place for their meetings though they have a formal chavdi. The number of inhabited houses is 90.

2. There are 59 occupants, there being 5 cases of difference between pattadar and occupant. Agricultural holdings. The number of bits separately held is 92. The sizes of average dry, wet and garden holdings are—

	acres 2,474-8	
dry land	.. —————	= 47-24 nearly.
	52	
	acres 152-13	
wet land	.. —————	= 8-1 nearly.
	19	
	acres 4-24	
garden land	.. —————	= 2-12 nearly.
	2	

The sizes of holdings vary between

		dry	wet	garden
biggest holding	..	245-15	17-35	3-24
smallest holding	..	0-24	0-35	1- 0

19 of the landholders have given away their lands to tenants for cultivation, and they engage themselves thus : 3 are traders, 1 a blacksmith, 3 priests, 1 a tailor, 1 a kalal, 3 do-nothings and 7 absentee landlords. 17 of the remaining 40 cultivating owners have other occupations besides agriculture ; namely, 2 are village officers, 1 a dhobi, 3 traders, 2 kalals, 4 patels, 2 barbers, 1 a cobbler and 2 coolies. Land classed as double-cropped area is 81 acres 50 per cent. of which is lying fallow. A rare kind of occupancy prevalent here is of this character : A applies to Government for grant of a piece of dry land, promising to sink a well there and carry on wet or garden cultivation. Government charges no price, levies a dry rate of assessment for the 1st 30 years, and after that, full wet land rates.

3. Two of the landholders cultivate the lands of others in addition to their own. There are Agricultural tenants. 23 landless tenants, and taking account only of areas cultivated by this number, the size of the average tenant farm is—

	acres 819-33	
dry lands	.. —————	= 43-6 nearly.
	19	
	acres 11-27	
wet lands	.. —————	= 2-37 nearly.
	4	

There is no case of dispossession. Tenancy is generally for 1—3 years, and no burdens, nor facilities, are offered by the land owners. The produce is divided half and half. The landless tenants have no other occupation, except for one who is in addition to being a cultivator, a shepherd.

4. 15 of the householders live entirely upon cooly work, 10 of them being untouchables. Agricultural labour. Wages are rarely paid in money, the grain wage being 3 seers of jawari per day for men and  $1\frac{1}{2}$  seers for women. It is noteworthy that at Kalwakurthy, the head quarter town of the taluqa, about 4 miles from Kuru-mida, the average wage for men is 6—7 as. per day and for women 4 as. a day.

5. There are no loans here secured by land—neither Land mortgage debts. sowcari, nor taqavi, nor co-operative.

6. Out of the 90 householders, 41 are debt-free ; and the debts of the remaining 49 amount Other debts. to Rs. 8,785, yielding an average of Rs. 179-3-7 nearly per indebted family. The debts range between Rs. 1,400 in one case, Rs. 1,000 each in 2 cases, and Rs. 15 in a 4th case. All this debt is covered by the next crop—the debtor promising to deliver to the creditor all his produce (except for the first 3—4 months' consumption needs of his own household) for the purpose of being sold by the merchant and crediting the proceeds to the concerned raiyat's account. The raiyats willingly and readily comply with this condition at the harvest time simply because they are confident that whenever during the year following the harvest they are in need of any money (money is generally needed for (i) buying bullocks, (ii) buying agricultural implements or manure—this is in very few cases, (iii) for litigation—this item is also fortunately very rare in the districts inspected, (iv) for paying Land Revenue Assessments the merchant-creditor pays

the assessment of the debtor in a high percentage of cases, and (v.) for religious and social functions like marriages, obsequies, etc.,) they can always rely on the merchants accommodating them with funds. If the raiyats need grain for seed or for consumption, they can readily get that also without any necessity to pay for it immediately. In fact, the sowcar class does provide, generally speaking, many facilities which no Co-operative Society nor the Revenue Department in shape of Taqavi, can possibly provide. It is no wonder that in most cases the raiyats feel it a pride and acclaim the fact of their being clients to this or that merchant, and they very warmly feel that loyalty to their respective sowcars is the fundamental condition for the continuance of the "benefits" the sowcars bestow upon them. This appears to be the reason for the bulk of the cultivators not liking to hear about Co-operative Societies. One raiyat observed seriously at Kurumida: "The sowcar, Sir, admits his responsibility, in theory and in practice, to help us in difficulties, to permit default in bad seasons, to delay collections in view of epidemics, etc., in short he enables us to live peaceably. There is not a single case that we know of where the sowcar saw a client of his in jail. On the other hand, if we should borrow from Government or from a Co-operative Society, any single mistake, any default however justified by circumstances, all our properties are directly attached, and we are lost". The following quotation from Mr. Garratt, a retired I. C. S. Officer, echoes this same argument in very similar words:—"The Co-operative Societies flourish because they have the power to distrain, which is denied to the bania, and the debtors frequently have to appeal to the latter at the last moment. Too often, the new society is but the old bania writ large".

The general rate of interest ranges between Re. 1 and Rs. 2 per month in money plus Rs. 5 commission for the sale of every putti (800 seers) of dhan (paddy). Putting the harvest price of a putti at Rs. 50, the commission works at 10 per cent. The nett charge after deducting 2 per cent. for the merchant's working expenses, etc., works at 8 per cent. in the shape of commission, and thus the total real interest charge ranges between 20 and 33 per cent.

7. A high majority preserve their own seed, a good number who do not preserve, borrow from Seed supply. neighbours. In such cases the lending



neighbours do not charge anything, the borrower paying back just the amount of grain borrowed at the time of sowing. The same rule applies to borrowings for consumption, provided they are from agricultural neighbours. A very few borrow seed from sowcars at Kalwakurthy. In this case, the raiyats pay back at the next harvest 50 per cent. more. If these sowcar loans of grain are for consumption the raiyat pays only 25 per cent. more than the quantity borrowed.

8. Local measurements are—

How produce is  
disposed of.

20 measure seers = one ghade.  
40 ghades = one putti.

The debt-free raiyats sell their produce at Kalwakurthy.

Crops	Harvest price secured by debt-free raiyats.		Present Hyderabad prices
	Rs.		Rs.
paddy	..	60 per putti	18-25 a palla.
castor seed	..	100 per putti	14 a palla.
jaggery	..	60 per putti	28-30 a palla.
til	..	25 for 144 seers	24-36 a palla.

9. Rates of assessment are as follows :—

Land Revenue  
assessment.

	Per acre		
	Grade I.	Grade II.	Grade III
dry land	.. 12 as.	8 as.	6 as.
wet land	.. Rs. 12	Rs. 10	Rs. 7
garden land	.. ..	..	Rs. 5

10. Milk supply is better here than in other villages inspected. At present they get about 10 seers a day. In season they expect to get about 25 seers a day.

The joint family system, though prevalent as a rule, is showing signs of deterioration, many of the younger members of families being discontented with the rule of the elders.

## VILLAGE KOTHARMUR

*Armoor Taluqa.*

Kotharmur is a village on the road from Dichpalle to Adilabad, nearly 24 miles from Nizamabad by the recently repaired road running direct to Armoor, and 29 miles *via* Dichpalle.

Armoor is a place famous for silk weaving: numerous kinds of silk sarees with embroidery work are woven, and scores of merchants make their fortunes by acting as sowcars and salesmen for the weavers. Kotharmur being nearby, several of the families do weaving work: ordinary cotton sarees and kans worn daily by the raiyat classes are woven. But it is significant that no land holder (except one) weaves and no weaver is either an agricultural tenant or an occupant.

The number of inhabited houses is 64.

2. There are 32 land holders. In 5 cases, sikmidari divisions (if a person shares in a smaller or larger degree, occupancy rights with a pattadar, then that person is called a sikmidar) were overlooked as the divisions were all among brothers who lived together, ate from the same granary and kitchen and carried on agricultural operations on a full joint family basis. The holdings are in all in 174 bits. The sizes of the average dry, wet and garden holdings are—

	acres 718-10		
dry land	.. $\frac{24}{77-0}$	=	29-37 nearly.
	acres 77-0		
wet land	.. $\frac{21}{1-14}$	=	3-26 nearly.
	acres 1-14		
garden land	.. $\frac{1}{1}$	=	1-14.

The holdings vary in size between—

	dry	wet	garden
biggest holding ..	216-29	13-37	1-14
smallest holding ..	0-2	0-10	

5 owners do not cultivate, 2 being village officers, 1 deshmukh, 1 trader and 1 coolie. 9 of the 27 cultivating

owners have other occupations in addition : 6 are village officers, 1 is a weaver, 1 is a trader and 1 a barber.

The land classified as double-cropped area is 11-19 acres, but all the wet land is lying fallow on account of want of rain. Certain wet lands are assessable for abi crops only, certain others for thabi crops only, and some lands for both. In many cases of late, holders of the 1st and the 2nd classes of land do not cultivate in the season for the crop of which they are not assessed—even though water and other facilities may be available to do so. And if in the other season (as is now-a-days frequently the case) the crop fails, the occupant is anxious to get remission : he does not realise the loss he sustains by letting go the opportunity to get a crop simply with a view to avoid the possibility of additional assessment as on double-cropped area.

3. No land holder has taken up other lands than his own for cultivation. Landless tenants number 11, and the sizes of the average tenant farms are—

	acres 202-17	
dry land	.. —————	= 22-20 nearly.
	9	
	acres 2-10	
wet land	.. —————	= 1-5.
	2	

There is no case of dispossession. Tenancy is generally for 3-4 years. In wet lands the tenants deliver to the occupants half the produce (the hay being the tenants') but in dry lands the tenants generally pay the occupants 8 as. to Re. 1 more than the Government assessment per acre. There are several cases where the tenant pays the occupant only the Government assessment. The reason for this appears to be that some (especially the village officers) manage to keep in their names large extents of agricultural land without expecting any immediate profit, but making it practically impossible for landless tenants or labourers to get land from Government by *darkast*. 5 tenants do other work in addition to agriculture.

4. 31 families earn their bread by manual labour in fields other than agricultural, out of which 17 are of untouchables. Many of these 31 families have sent relatives to Bombay for working as mill-labourers. This village has the tradition of cotton

weaving, and so the Bombay Mills offer a congenial avenue of employment to many of them. Wages are mostly paid in money, men getting Re. 0-5-4 a day and women Re. 0-2-8 a day. The domestic weaver fares no better, the account of a typical case working at the following figures :—

### *Material.*

	O.S. Rs.
Price of yarn sufficient for one saree—18 cubits in length—20 counts— <i>i.e.</i> , 5 <i>ludics</i>	.. 2 8 0
Colouring stuff for body of the saree	.. 1 0 0
Colouring stuff for edge of the saree	.. 0 8 0
Finishing { Kas 4 tolas	.. 0 1 0
{ Sweet oil 2 tolas	.. 0 0 3
{ Ganji (thin rice paste)	.. 0 0 3
Total	.. 4 1 6

### *Labour.*

*Male-adult* 1 day for dyeing (4 days are required to dye yarn sufficient for 4 sarees).  
                   3 days for weaving  
 Total .. 4 days

*Female-adult* 1 day for arranging the yarn and preparing the edge.

### *Average Price*

At which merchant buys (who advances money or the material required) 1 such saree 18 cubits long .. .. 5 12 0

*Amount available for distribution to the weaver and his wife :—*

	Rs.
	5 12 0
Minus ..	4 1 6
	-----
	1 10 6
	-----

Re. 1-10-6 for 4 days man's work and 1 day woman's work, yields roughly 6 as. per day for the weaver and 3 as. per day for his wife. The merchant makes a profit of at least

Re. 1 per saree (he takes no interest from the weaver : it would not pay him to do so as the period intervening loan and supply of sarees is short—ranging between a week and a month according to amount of product). The weaver has no liberty to sell his own wares directly, having contracted away all his product to the sowcar on account of the loan. The capital outlay of a weaver's family for the profession, amounts to—

loom and accompaniments ..	..	7	0	0
other accessories ..	..	2	0	0
<hr/>				
		9	0	0
per loom.				

5. There is no land mortgage debt of any kind in this village.  
Land mortgage debts.

6. 15 families have no debts, and the total debt of 49 families works at Rs. 2,465, the average debt per indebted family working at Rs. 50-5-0 nearly. The interest charged is generally between Re. 1 and Re. 1-4-0 per month, *no commission being allowed to merchants on sale of harvest* (except of course the usual additions in order to make up for later decrease in quantity, etc.). This absence of commission is probably due to the businesslike temperament of the people who take model from the weaving families. It is also noteworthy that the average debt per indebted family is particularly low here.

7. Practically all preserve seed. Those who borrow from neighbours or from merchants pay 50 per cent. more at harvest time. It is only in this and another of the 8 villages inspected, that people know that there is a Government Department like the Agricultural Department. An Agricultural Inspector seems to have visited the village recently and taken an application for the supply of tobacco seed.

8. The debt-free raiyats sell their produce at Armoor, merchants of which place sell paddy to Nizamabad rice-mills. The Dichpalli-Nirmal road is now being much improved. Local measurements are—

5 $\frac{3}{4}$ measure seers	=	1 paili.
16 pailies	=	1 maund.
20 maunds	=	1 khundi.

Crops	Harvest price secured by the debt-free raiyats		Present Hyder- abad price	
	Rs.		Rs.	
paddy	..	10 a palla	Rice	18-25 a palla
jawari	..	12 a palla		11-14 <sup>1</sup> / <sub>8</sub> a palla
til	..	14-16 a palla		24-36 a palla

All the crops are measured in Government sealed seers. But this admits of the use of other measures "as good", and of a good deal of irregularity—how much a measure holds largely depending upon the will, skill and the physical prowess of the measurer.

9. The prevalent rates vary between—

Land Revenue  
assessment.

		Per acre		
		Grade I.	Grade II.	Grade III.
dry land	..	Rs. 2-8-0	Rs. 1-4-0	8 as.
wet land	..	Rs. 16	Rs. 11	Rs. 9
garden land	..	..	..	Rs. 10

The total remission granted this year is Rs. 819-4-0, and this represents the extent of neglect of wet land cultivation.

10. The taste for partitions among members of joint families is gaining ground. In Kotharmur there are cases where partitions have been entered in the village registers, but the partitioners live together, cultivate together and eat together. The idea seems to be that at any time it must be convenient to the partitioners to separate without any hitch. For purposes of this investigation these partitions have not been taken into account because there is no partition in fact either in agricultural operations, or in the yield, or living.

There are 3 tanks all of which are in bad condition. 15 irrigation wells there are, out of which 10 are Government wells.

Milk supply there is none in summer. After the rains the villagers expect to have an average daily supply of 20 seers. The houses are frail and ill-kept, there being only 2 good houses belonging to 2 of the well-to-do landholders of the place. Most of the houses are thatched, and in rainy weather the people must be subjected to a great deal of discomfort and illness.

## VILLAGE NASARULLABAD

*Bodhen Taluqa.*

This village is surrounded by low-lying jungle, and is situated on the slope of a small hillock. There is much more natural vegetation here than in the eastern half of the Nizamabad District. Wet cultivation is much more prevalent than dry. Nasarullabad is about 34 miles from Nizamabad and 10 miles from Bodhen. The village has a *chavdi*, but it is in a neglected condition. The number of inhabited houses is 35.

2. 48 persons are occupants of agricultural land in this village. The pattadar list shows occupancy rights correct in all respects. Holdings are in 114 bits. The sizes of the average holdings, dry, wet and garden are—

	acres 107-37		
dry land	.. —————	=	12-0 nearly.
	9		
	acres 83-25		
wet land	.. —————	=	1-30 nearly.
	48		
	acres 0-6		
garden land	.. —————	=	0-6.
	1		

The holdings vary in sizes between

		dry	wet	garden
biggest holding	..	25-27	11-13	0-6
smallest holding	..	0-13	0-4	

10 of the landholders have given away their lands to tenants, 5 of them being Brahman priests, 1 patel, 1 other village-officer and 1 fisher-man. 20 of the 38 cultivating owners have other occupations; 12 are coolies (working in the channel (Nizamsagar) cutting operations of the P. W. D.), 2 kalals, 1 village officer, 1 fakir, 2 barbers and 2 carpenters.

3. 2 landholders cultivate others' lands as tenants. Landless tenants number 14, and it is significant that only wet land is being let out to the people, the 107-37 acres of dry land being entirely cultivated by the occupants themselves. The size of the average tenant farm is

	acres 14-9		
wet lands	.. —————	=	1-1 nearly.

There is no case of dispossession. Tenancy is generally for 1-3 years. Terms of tenancy are the same as in Kotharmur.

4. There is no person here who is a coolie as such :  
 Agricultural labourers. The landless man who is also not an agricultural tenant is a fakir. Many of the raiyats do coolie work when convenient. The wages are 8 as. per day and 4 as. per day for men and women respectively. This high rate is due to the great demand for coolies on account of Nizamsagar channel works being very near. Payment in kind is made only at the harvest time for agricultural work : which is generally 4 seers of paddy per day both for men and for women.

5. There is no land mortgage debt in this village.  
 Land mortgage debt.

Taqavi was taken by the villagers 12 years ago, but now there is no balance due.

6. 12 families have no debts, and the indebtedness of the other 23 families amounts to Rs. 3,880, working at an average of Rs. 168-11-0 nearly per indebted family. The oppression by the creditor-merchants is especially heavy here. The monthly rate of interest is between Re. 1-2 and Re. 1-4, but the commission which the merchants add to this amounts to between 33 and 50 per cent. making the real interest go so high as between 46½ and 65 per cent. The sowcars of this village all reside in Bamandeopalli and Mirzapur.

7. Nasarullabad is a particularly poor village. Not one of the raiyats preserves seed : all of them borrow from their respective sowcars at Bamandeopalli and Mirzapur. None of the villagers knows anything about the Agricultural, the Veterinary or the Co-operative Department.

8. The road from Bodhen to Baswada is being improved.  
 How produce is disposed of.

Local measures are—

4 measure seers	=	1 paili.
16 pailis	=	1 maund.
20 maunds	=	1 khundi.



Debt-free village raiyats sell their produce at Baman-deopalli and Mirzapur. Many sell at harvest time for paying Land Revenue assessment while the majority sell "because they must". In general, they do not keep more than one month's grain out of their harvest for the consumption of their households.

9. Rates of assessment in this village are as follows :—

Land Revenue  
assessment.

	Per acre		
	Grade I.	Grade II.	Grade III.
dry land	.. Rs. 1-11-6	Re. 1-2-0	11 as.
wet land	.. Rs. 17- 8-0	Rs. 14-12-0	Rs. 8-2-0

This is a village having a good extent of wet land, but rains have not been satisfactory, and last year (1336 F.) the remission granted was Rs. 596-3-0 out of a total demand of Rs. 2,830-8-0.

10. Drinking water difficulty is severely felt here because they can get supply of water all the year round if a well is taken down very deep : the sub-soil is rocky and the cost of a good well is much too beyond the means of the villagers.

Milk supply is, though poor, not hopeless. All the year round they manage to have some milk in the village—mainly on account of the semi-jungle nature of land around. The people experience considerable hardship on account of the stringent rules and the growing expansion of the Forest Department : the demarked forest area is increasing all round, and the rates charged to the raiyats for grazing and for fuel and timber, are viewed as very high by the raiyats :—

Annual fee for buffaloes	each 14 as.
Annual fee for cows ..	each 4 as.
Annual fee for sheep and goats	each 2 as.

The licence fee for a cart-load (drawn by two bullocks) of fuel is 4 as., of timber Rs. 2. In several cases, very little distance is left between cultivated land and the forest demarkation line.

## VILLAGE LAKSHMAPUR

*Yellareddy Taluqa.*

Lakshmapur is about 21 miles from Kamareddy and 6 miles from Yellareddy. There is thin jungle all round. The village has no *chavdi* nor have they maintained a good cart-track from the main road. The number of inhabited houses is 31.

2. There are 43 landholders. The practice of partitions is becoming more and more prevalent. The lands shown against 6 pattadars are held by partitioners. In one case, 3 brothers have divided every survey number of agricultural land and the house left by their father : the explanation offered is that fertility varies in every bit and that not one of the three has means to construct a house for himself. In another case 3 brothers have divided 30 guntas wet which was all the property left by their father. In a third case, two relatives own 0-4½ acre of wet land jointly and divide the yield. The holdings are held in 68 bits. The sizes of the average dry, wet and garden holdings are

	acres 27-20	
dry land	.. —————	= 1-33 nearly.
	15	
	acres 37-26	
wet land	.. —————	= 1- 1 nearly.
	37	
	acres 0-11	
garden land	.. —————	= 0-11.
	1	

The holdings vary in size between—

		dry	wet	garden
biggest holding	..	8-0	4-0	0-11
smallest holding	..	0-5	0-4	

5 of the landholders do not cultivate : the holding of one is too small, 1 is a village officer, 1 a blacksmith, 1 a merchant and 1 a kalal. Of the 38 cultivating owners 10 have subsidiary occupations ; 2 are kalals, 1 a patel, 1 a barber, 1 a cobbler, 1 a carpenter and 4 coolies.

There is a special kind of occupancy here known as *arzie kasht* : the raiyat puts in his *darkast* every year, and Government grants the right of cultivation only for one year. This seems to be due to Government intending to keep in their hold sufficient land for being given in compensation to raiyats whose lands have been acquired in connection with the Nizam Sagar Project and Channels.

3. 6 of the landholders cultivate others' lands as Agricultural tenants, in addition to their own. Landless tenants are only 2 in number. Tenants of dry lands pay the occupants only the Government assessment. In wet lands, terms vary : in some cases the landlord gets three-fifths of the produce, in other cases half. In some cases money payment is made ranging between Rs. 5 and Rs. 12 per acre in excess of the Government assessment. There is no case of dispossession. Tenancy is generally for 1—3 years. 2 landless tenants have other occupations besides cultivation, 1 being a shepherd, the other a carpenter.

4. 5 of the householders are coolies wholly, though Agricultural Labourers, others do coolie work whenever their own agricultural work gives them some leisure. The average wages are 7 as. per day for men and 3 as. per day for women. At harvest time labourers on fields are paid only in kind, and no distinction is made between men and women with regard to this kind of remuneration.

5. There is no land mortgage debt in this village. Land mortgage debt. 10 years ago people had taken taqavi loans, but by now all the amounts have been repaid.

6. 7 families have no debts, and the indebtedness of the other 24 families amounts to Other debts. Rs. 3,570, giving an average of Rs. 148-12-0 per indebted family.

The real rate of interest works out astonishingly low here, especially in view of the fact that all these loans are crop security loans, and all from sowcars (komtis and rangares) of Yellareddy, Kalyani and Lingampet. The normal rate is between 12 as. and Re. 1 per month, that is, between 9 and 12 per cent. plus commission on sale ranging between 3 and 5 per cent. : total between 12 and 17 per cent. In 3 cases the real rate of interest works at

11 per cent. One of the villagers, the patwari clerk, asked in what way co-operative loans on landed security at 12 per cent. interest, with unlimited liability and various other practical difficulties, were preferable to the sowcar loans they were getting.

7. Most of the people preserve seed, and the few who borrow pay back the same amount at the next harvest.  
Seed supply.

8. The road from Kamareddy to Yellareddy is just improved.  
How produce is disposed of.

Local measures are

4½ measure seers	.. =	1 paili.
16 pailis	.. =	1 maund.
20 maunds	.. =	1 khundi.

(for weighing jaggery)

84 tolas	=	1 seer.
12 seers	=	1 maund.
20 maunds	=	1 khundi.

Crop	Harvest price realised by debt-free raiyats.		Present Hyderabad price.	
	Rs.		Rs.	
paddy	..	120 a khundi	Rice	18-25 a palla
til	..	320 „		24-36 „
jawari	..	100 „		11 -14/8 „
jaggery	..	30 „		20-30 „

9. Out of the total demand of Rs. 775-9-0 for 1337, a remission of Rs. 124-2-0 is granted.  
Land Revenue assessment.

Rates of assessment are as under :—

		Per acre		
		Grade I.	Grade II.	Grade III.
dry land	..	Re. 1	10 as.	4 as.
wet land	..	Rs. 12	Rs. 10-0	Rs. 8

10. The village has no buffaloes, and milk is very rarely to be had even after the rains.  
General.

There is only one drinking water well, but the water-supply is poor and saline. There are 2 tanks in good condition but water-supply has failed.

## VILLAGE PATHARAJAMPET

*Kamareddy Taluqa.*

Situated on the high road between Hyderabad City and Nizamabad town, nearly 3 miles from Kamareddy, this village was chosen especially with a view to see if any particular differences were noticeable between villages in the interior and villages nearby big towns. The railway line crosses the road and the village, and Patharajampet can in a sense be called a suburb of Kamareddy. This is a village where both occupancies and tenant holdings are especially small in size. The number of inhabited houses is 18.

2. There are 64 pattadars, but 191 actual occupants. Agricultural holdings. The "sikmidaris" as they are called are in practice different from the kinds of tenure described on pp. 45-46 of the 1331 Administration Report of the Hyderabad State (companion volume), and arise on account of one or other of three causes:—namely, (1) partitions among heirs of a deceased land owner (a very high majority of sikmidaris are of this nature, the sikmidars being in all respects—except for Revenue purposes—as good occupants as the pattadars or the "registered occupants"); (2) agreement between 2 or more raiyats at the time one of them gives his *darkast* to Government for grant of land (here, the non-cultivating applicant generally enters into an agreement with the cultivating partner or partners so that the cultivators may have a permanent interest in the land: the partners are joint pattadars with equal status and powers as registered occupants); and (3) purchase or sale of the occupancy rights over a portion or the whole of the lands shown in the patta. In some cases, the tenant becomes the occupant (he is then called kabzadar) on account of the original occupant dying intestate or leaving the village permanently. All these sikmis are entered only in the village records, there being no stamped and registered documents. In some cases, even the entry in the village records takes considerable time, though it is a matter for satisfaction that in a high majority of cases entries in village records are made fairly punctually. So long as the village officers concerned act in good faith, the present procedure must be most convenient to the raiyats, but it has been noticed in several cases that the village officers get to exercise power more to serve their own interests

than those of the parties. There is no panchayet consciousness among the villagers, and the touch between the raiyats on the one hand and the Taluqa and District officials on the other, is too thin to admit of proper supervision and control, and interference if necessary. The excessive fragmentation of holdings appears to be partly due to urban influence (the individualistic spirit having got the upper hand over the joint family feeling) and partly due to the fact that agricultural operations have been *continuously* carried on for a long time in the locality without disturbance, and competition for land holding is very keen. In all there are 320 scattered bits which are separately held. In 1 case, there are 13 partitioners in 1 piece of wet land—2—9 acres in extent. The sizes of the average dry, wet and garden holdings are.

		acres 174-16	
dry land	..	—————	= 2-7 nearly.
		80	
		(excluding the 594 acres of dry land held by a Mansabdar and lying fallow for years).	
		acres 105-1	
wet land	..	—————	= 0-28 nearly.
		152	
		acres 0-25	
garden land	..	—————	= 0-6 nearly.
		4	

Holdings vary in size (excluding the 504 acres dry land mentioned above) between—

		dry	wet	garden
biggest holding	..	12-15	6-10	0-19
smallest holding	..	0-4	0-8	0-2

11 of the landholders have let out their lands to tenants, 4 engaging themselves as coolies, 2 as merchants, 1 as a teacher, and 2 as priests. One of the *patel* and the other a Brahman. The *landholders* have subsidiary 17 *dhobies*, 7 *potters*, 5 *g* officers, 2 *kalals* and 1 *merc*

area amount to 31-21 acres. There are certain cases of *arzie kasht* here also, and these have been omitted from calculation as they are annual in character.

3. 3 landholders cultivate others' lands also. The number of landless tenants is 9. The sizes of the average tenant farms are—

	acres 20-3	
dry land	.. ————— =	5-1 nearly.
	4	
	acres 5-16	
wet land	.. ————— =	1-14 nearly.
	4	

There is only one case of dispossession which occurred 30 years ago, of 0-39 acres of wet land, the sowcar having got possession of the land against debt. Tenancy is generally for 1-3 years. In dry lands, tenants pay between 8 as. and Rs. 3 per acre to the occupant, in wet lands between Rs. 15 and 40 per acre.

4. There is no landless labourer in this village.

Agricultural  
Labourers.

5. There is only one case of land mortgage debt of Rs. 1,000 on the security of 5-4 acres wet land. The loan was taken 3 years ago, the contract is for 12 years at the end of which the land will revert to the borrower free of debt. This debt was incurred to meet miscellaneous expenses. The sowcar belongs to Chinnamallareddy village.

6. There is only one debt-free family. 17 families owe a debt of Rs. 4,545, giving an average of Rs. 267-5-8 per indebted family, the land mortgager referred to in para. 5 being one of this 17. The rate of interest ranges between 10 as. and 12 as. a month plus 10 per cent. commission on sale of produce, totalling up to between 17½ and 22 per cent.

7. Most of the raiyats preserve seed. Those who borrow pay 50 per cent. extra. If grain is borrowed for consumption, the lenders Recently, the Agricultural  
Seed supply.      is borrowed for consumption, the lenders  
of      Recently, the Agricultural  
ply tobacco seed to some  
er could not satisfy the  
epartment, namely, that the  
should sow on at least 10

### 8. Local measures for grain are—

How produce is  
disposed of.

4 seers	=	1 paili.
9 pailis	=	1 maund.
3 maunds	=	1 palla.
20 maunds	=	1 khundi.

(Local weights for jaggery)—

84 tolas	=	1 seer.
12 seers	=	1 maund.
20 maunds	=	1 khundi.

Practically all the produce is sold to Chinnamallareddy sowcars who are the money-lenders of this village. No one keeps the crop for sometime in order to try for a higher price.

Crop	Harvest price secured by the debt-free raiyat.	Present Hyderabad price.
------	--	--------------------------

paddy	..	Rs. 80 a khundi	Rice	Rs. 18-25 a palla.
jaggery	..	„ 30 a khundi	„	28-30 a palla.

9. Out of a total demand of Rs. 2,439-7-4, a remission of Rs. 588-1-0 is granted for 1337 F. showing the very poor condition of cultivation.

Land Revenue  
assessment.

Assessment rates vary as follows :—

		Per acre		
		Grade I.	Grade II.	Grade III.
dry land	..	Rs. 2-4	Re. 1	8 as.
wet „	..	20	Rs. 15	Rs. 9
garden „	..	..	..	„ 9-6

10. There are 3 drinking water wells of which 2 are in good condition. Irrigation wells number 17 out of which 16 are private, but water scarcity is being keenly felt.

Patharajampet produces no milk in summer and about 2-3 seers a day after the rains.

Housing is shabby and insanitary, and poverty is prominently visible on the villagers' faces.



## NOTE ON ECONOMIC INVESTIGATIONS IN THE NANDED DISTRICT 1338 F.

Nanded is a small-sized district surrounded on all sides (except some fifty miles on the northern side) by Hyderabad territory. The Hyderabad-Godavery Valley Railway crosses the District between Basar and Purna. Nanded Town is fairly advanced in civilisation, but the District as a whole is backward in general enlightenment and progressive ideas. The taluqa head-quarters (except Hadgaon) are all suitably situated from the point of view of administrative needs. Nanded Town as a famous place of pilgrimage and as a business centre is also suitable to be the head-quarter of the District— specially after the road-bridge across the Godavery to the south of the town is completed.

2. In consultation with the first Taluqdar the marginally noted villages were selected for detailed inquiry. Palsa is on the Hadgaon-Sibdera road, Degaon on the Basar-Bhysa road and Kirwad on the Loha-Khandhar road.

TABLE I.

<i>Village</i>	<i>Taluqa</i>
1. Sangvi	
Buzurg ..	Nanded
2. Hassapur ..	"
3. Palsa ..	Hadgaon
4. Walki Khurd	"
5. Sonari ..	Mudhol
6. Degaon ..	"
7. Hangurga ..	Billoli
8. Kerur ..	"
9. Shailgaon ..	Diglur
10. Karna ..	"
11. Rui	
(Kalali) ..	Khandhar
12. Kirwad ..	"

The other 9 villages were selected as representative of the interior. The tours of the economic inquiry staff are shown in the accompanying District map. Apart from the railway and P.W.D. road journeys, the tours in the interior covered about 320 miles (the actual mileage of journeys within the District having exceeded 1,000 miles).

3. The inquiry lasted from the middle of Isfandar to the middle of Khurdad, 1338 F. (3rd week of January to 3rd week of April, 1929).

### *Landholdings.*

4. Most of the landholders belong to the middle and lower classes : land is generally not monopolised in the hands of a few. Of the resident families, 39·6 per cent. are landless. The total agricultural area of the 12 villages is acres

Sizes of average  
holdings.

22,350-12 dry land, 78-15 wet land and 153-17 garden land. It is only in 2 villages (Palsa and Degaon) that there is actual garden cultivation. The rest of the land assessed as garden is being cultivated as dry. This acreage is shown in the land revenue records against 685 pattadars. But in 37 pattas, neither the pattadar nor his heirs respectively hold any portions of the lands shown against the pattas. The actual number of occupants is 1,076. Four occupants hold wet land only, and 1,072 dry landholders occupy in addition 13 wet and 10 garden holdings. Sizes of average holdings (dividing dry, wet and garden areas by the number of occupants of dry, wet and garden land respectively) in each village are noted below (Table II). Taking all the 12 villages together the average dry, wet and garden landholding works at acres 20-34, 4-24 and 2-37 respectively. Sizes of average holdings (respectively dividing dry, wet and garden areas by the total number of occupants) are noted in Table III. As mentioned above no occupant holds garden land only, four hold wet land only, and 1,072 occupants all hold dry land, a few of them wet or garden land in addition. Therefore this average of acres 20-34 dry land (only 16 hold 100 acres and more each) should admit of a good standard of life and a margin of saving as well.

TABLE II.

Village		Size of average dry land holding	Size of average wet land holding	Size of average garden land holding
Sangvi Buzurg	..	22-28	..	..
Hassapur ..	..	23-21	..	..
Palsa ..	..	34-39	..	4-14
Walki Khurd	..	23-16	..	..
Sonari ..	..	29-37	..	..
Degaon ..	..	10- 1	5-17	1-20
Hangarga .	..	16-14	..	..
Kerur ..	..	23- 4	0-28	..
Shailgaon .	..	17-23	..	..
Karna ..	..	24- 5	..	..
Kalali Rui .	..	22-32	..	..
Kirwad ..	..	19- 1	..	..
for all the 12 villages together	..	20-34	4-24	2-37

(fractions of guntas are omitted).

TABLE III.

Village	SIZE OF AVERAGE HOLDING		
	dry land	wet land	garden land
	a. g.	a. g.	a. g.
Sangvi Buzurg ..	22-28	..	..
Hassapur ..	23-21	..	..
Palsa ..	34-39	..	0-11
Walki Khurd ..	23-16	..	..
Sonari ..	29-37	..	..
Degaon ..	10- 1	0-18	0- 2
Hangarga ..	16-14	..	..
Kerur ..	23- 4	0- 1	..
Shailgaon ..	17-23	..	..
Karna ..	24- 5	..	..
Kalali Rui..	22-32	..	..
Kirwad ..	19- 1	..	..
taking all the 12 villages together ..	20-36	0- 3	0- 1

5. The total number of families resident in the 12 villages is 1,217. Landholders number 735 while 482 own no agricultural land. If the total dry, wet and garden area were to be divided equally among all the resident families, each family would get acres 18-15 dry land, 3 guntas wet land and 5 guntas garden land. This average per resident family and the fertility of the soil lead to the opinion that there is sufficient land for the population to maintain a good standard of life, if the available agricultural land is more or less evenly distributed among all the resident families.

6. The table below (Table IV) shows the classification of landholders according to sizes of holdings. Occupants having 100 acres and more each number only 16 while those holding less than 15 acres number 555 (and those holding between 15 and 50 acres number 435). While big landholders are few, occupants having insufficient land are more than 50 per cent. of the total number; that is, of 1,217 families, 482 have no land, and of 1,076 occupants 555 have insufficient land.

TABLE IV.

				d.	w.	g.
250 acres and more..	..	..	..	1	0	0
200	..	..	..	0	0	0
150	..	..	..	5	0	0
100	..	..	..	10	0	0
75	..	..	..	11	0	0
50	..	..	..	55	0	0
25	..	..	..	209	1	0
15	..	..	..	226	1	0
10	..	..	..	161	0	0
5	..	..	..	217	0	2
2	..	..	..	128	1	5
less than 2 acres	..	..	..	49	14	3
				<hr/>		
				1,072	17	10

7. Of 1,076 landholders, 250 are non-cultivators and 826 are cultivating occupants. Seven of the 250 are sowcars, 5 merchants, 10 village officers, 32 engaged in other occupations and 196 are mere rent receivers doing nothing in particular. Table V shows that out of 82 occupants holding 50 acres and more only 42 cultivate their lands. One hundred and twenty-four of the 826 cultivating occupants have subsidiary professions like carpentry, weaving, sheep farming, etc., while 702 depend entirely on cultivation.

TABLE V.

		Total No. of occupants			Cultivating occupants		
		d.	w.	g.	d.	w.	g.
250 acres and more	..	1	0	0	0	0	0
200	..	0	0	0	0	0	0
150	..	5	0	0	0	0	0
100	..	10	0	0	3	0	0
75	..	11	0	0	6	0	0
50	..	55	0	0	33	0	0

8. There is little tank irrigation except in the southern half of the Mudhol Taluqa which is the border-land between Telangana and Mah-ratwara. These tanks are generally in good condition

Tanks and wells.

but the soil is poor. Well-irrigation is prevalent in all the taluqas, *herbara* (bengal-gram), tobacco and *mirchi* (chilli) being the main garden crops. But water is found at great depth (except in Mudhol Taluqa) and garden cultivation is on the decline in the 10 villages of the other five taluqas.

9. Competition for agricultural land is keen in all the taluqas. Table VI shows that it is in Kerur and Hangarga that the value of land is low on account of poor soil. The low value at Rui is due to its being far removed from Khandhar. Acres 1,168-38 dry land and acres 9-22 garden land (constituting 5·2 per cent. and 6·2 per cent. respectively of the total dry and garden land areas of the 12 villages) passed hands during the past 25 years *by process other than regular sale*. Transfers of land on account of inheritance and partition are not included.

TABLE VI.

		Current price of an average acre of		
		dry land	wet land	garden land
		O.S. Rs.	O.S. Rs.	O.S. Rs.
Sangvi Buzurg	..	80-120	..	..
Hassapur	..	50- 75	..	..
Palsa	..	150-200	..	..
Walki Khurd	..	80-100	..	..
Sonari	..	50- 70	..	..
Degaon	..	75-100	200- 300	..
Hangarga	..	40- 60	..	..
Kerur	..	30- 50	..	..
Shailgaon	..	150-200	..	..
Karna	..	90-110	..	..
Kalali Rui	..	40- 60	..	..
Kirwad	..	100-140	..	150-200

10. Table VII shows that 30·4 per cent. of the transferred area passed hands on account of family disputes and 12·1 per cent. by mortgage with possession. The area transferred on account of the alleged intervention of the village officers is 13·5 per cent. and the total area acquired through debt transactions is 34·9 per cent. These transfers have been mostly into the hands of occupants belonging to

cultivating classes (except at Degaon), an increasing number among them not actually cultivating. During the inquiry in the Nanded District, only those land transfers which were out of the way (excluding sales, etc.) were taken up. It is therefore considered superfluous to tabulate from and to which classes of population how much of land was transferred, taking cultivation as the test. But there is neither land monopolisation (as in Warangal) nor non-agricultural landlordism (as in Aurangabad).

TABLE VII.

		dry land acres	garden land acres
by debt developed to sale	..	268- 0	..
by mortgage with possession	..	143- 12	..
on account of family disputes	..	352- 31	5-22
through alleged intervention of village officers	..	154- 35	4- 0
by other miscellaneous processes	..	250- 0	..
Total area	acres	1,168-38	9-22

11. Acres 151-35 is fallow on account of want of capital.  
Fallow land.

### *Agricultural Tenancies.*

12. Acres 7,315-28 dry land, 59-18 wet land and 65-36 garden land (comprising 32·7, 75·9 and 42·9 per cent. of the total dry, wet and garden land areas respectively) are being cultivated by tenants. The number of tenants is 474, out of whom 191 are landless, that is, tenants having no occupancy holdings of their own. In 293 of the tenancies rent is paid in money, in 200 in kind and in 71 partly in money and partly in kind.  
Area tenanted.

13. There is competition for securing agricultural tenancies and the tenancy dues are higher in the western and southern taluqas. Taking into consideration tenancies in which rent is paid in money (rents in kind are almost always on *batai*, the half crop system, except in gardening which is on a small  
Rent level.

area), the annual rent per average acre of land works at

Rs.	A.	P.		
3	11	4	at	Palsa
2	6	3	,,	Sonari
3	14	6	for dry land	} at Degaon.
16	3	0	for wet land	
4	14	8	at	Hangarga
6	11	4	,,	Kerur
7	4	9	,,	Shailgaon
3	9	7	,,	Karna
8	8	4	,,	Rui, and
8	3	2	,,	Kirwad.

(At Sangvi Buzurg, Hassapur and Walki Khurd the rent is paid in kind in all the tenancies).

14. Though there are 378 tenancies held by landless tenants, it is only 93 cultivation holdings of landless tenants held by landless tenants that can be clean separated from joint tenancies, etc. Of these 93 landless tenants,

cultivation holdings of—

100 acres and more are held by none

75	do	5
50	do	4
25	do	36
15	do	23
10	do	9
5	do	11
2	do	5

cultivation holdings of less than 2 acres none

Details of joint tenancies (widely prevalent in the District) are given in the respective village reports.

15. Three hundred and seventy-eight out of the 564 tenancies are held by landless tenants. Of these, 273 are annual contracts and 105 are for periods exceeding one year.

#### *Agricultural Labourers.*

16. Three hundred and forty-five families (out of 1,217) have neither occupancy nor cultivation holdings. Of these, 29 are dependent families, the heads of 95 families are skilled labourers, and 221 families comprise unskilled labourers.

17. The general wage-level prevalent for unskilled labourers is mentioned in each of the village reports. Wages in kind are more common than money wages, and the wage-level is not low

in the District, ranging between  $2\frac{1}{2}$  and 5 seers of jawari for men and 2 and 3 seers of jawari for women.

### *Land Mortgage Debt.*

18. The Co-operative Movement has made little headway in the District. There is no Co-operative Society in any of the 12 villages. In five villages it was reported that the raiyats wanted to form societies and had applied for registration but no orders were received.

19. One hundred and thirty-three land mortgages comprise acres 1,816-18 dry land and 9-5 garden land. The present value of this land is estimated at O. S. Rs. 1,21,607 and the mortgage debt stands at O. S. Rs. 66,870. That is, the debt is 54·9 per cent. of the estimated value of mortgaged land.

20. Table VIII gives the different kinds of mortgages.

TABLE VIII.

mortgage with possession.	(a) ordinary	..	..	3
	(b) with conditionl sale clause attached			
	(c) with minimum period stipulated ..	..	..	9
	(d) involving free redemption after a stipulated period	..	..	22
simple mortgages.	(a) ordinary	..	..	87
	(b) with conditional sale clause attached			3

In 9 mortgages details with regard to terms, etc. are not ascertainable.

21. The rates of interest levied in the 90 simple mortgages are—

	24 per cent. and more in	31 cases
	18     "              "	44     "
	12     "              "	8     "
and	10     "              "	1 case.

Three are cases of instalment loans and in 3 cases rates of interest are not ascertainable on account of the absence of the parties from the village or on account of the interest charged being a fraction of the crop (uncertain in quantity and value).



## 22. The 133 land mortgages have lasted for --

Duration of land  
mortgages.

30 years	in	1 case
16 "	"	2 cases
15 "	"	2 "
14 "	"	2 "
10 "	"	3 "
9 "	"	3 "
8 "	"	3 "
7 "	"	10 "
6 "	"	7 "
5 "	"	10 "
4 "	"	17 "
3 "	"	8 "
2 "	"	18 "
1 year	"	34 "
less than a year	"	3 "

In 10 cases the durations for which the debts have lasted are not ascertainable.

## 23. The money-lenders are—

Money-lenders on  
land security.

Marwadi sowcars	in	14 mortgages
Komti sowcars	"	32 "
Brahman sowcars	"	12 "
Cutchi Mohamedan sowcars.	"	4 "
Maratha raiyats	"	20 "
Mahar raiyats	"	2 "
Telanga raiyat		1 mortgage
Lingayat raiyats	"	10 mortgages
Deccani Mohamedan raiyaats.	"	2 "
and others	"	27 "

Money-lenders in 9 mortgages are not ascertainable.

## 24. Main causes for the debts are—

Causes for debt  
on land.

household expenses	in	10 cases
marriage	"	46 "
accumulation	"	37 "
cultivation	"	10 "
litigation	"	5 "
miscellaneous	"	17 "
and not ascertainable	"	8 "

*Other Debt*

25. It is considered necessary to treat land mortgage debt and other debt separately because survey numbers in the concerned village are the basis for the former, resident families in the concerned village are the basis for the latter : often-times, occupants of land live outside the village in which it is located, and resident families hold land outside the village.

26. Of 1,217 families resident in the villages, 518 owe debts based on security other than agricultural land. British Indian money is not current in any part of the District. The total non-land mortgage debt of the 518 families is O.S. Rs. 1,02,571. The average per indebted family (excluding land mortgage debt) is O.S. Rs. 198-0-3, and the average per resident family (including land mortgage debt) is O.S. Rs. 139-3-8. Practically all the villages in Nanded grow more kharif than rabi crops. The inquiry in the District was held between January and April. Though the kharif crops were harvested before this, a considerable number of raiyats (specially in the first 6 villages) had not yet disposed of saleable produce nor made annual payments to sowcars. Therefore, the debts as recorded represent neither the indebtedness at the end of a cultivation season before any payments are made to sowcars, nor the balance of indebtedness after such annual payments. The debt figures enumerated below consist mainly of debt incurred more than a year ago, partly of the year's debts.

TABLE IX.

Name of Village	Total non-land mortgage debt		No. of indebted families	Average debt per indebted family		Average debt per resident family	
	O. S.			O. S.		O. S.	
	Rs.	A. P.		Rs.	A. P.	Rs.	A. P.
1. SangviBuzurg	6,675	0 0	20	333	12 0	208	12 9
2. Hassapur ..	2,935	0 0	21	139	15 3	61	3 1
3. Palsa ..	18,538	0 0	42	441	6 0	224	8 0
4. Walki Khurd.	850	0 0	6	141	10 8	43	8 1
5. Sonari ..	11,605	0 0	42	276	5 0	140	6 0
6. Degaon ..	21,566	0 0	102	211	7 0	148	1 2
7. Hangarga ..	2,807	0 0	23	122	0 8	84	7 0
8. Kerur ..	9,281	0 0	37	250	14 0	315	8 7
9. Shailgaon ..	11,272	0 0	110	102	8 0	98	13 5
10. Karna ..	6,567	0 0	42	156	6 0	194	1 9
11. Kalali Rui ..	4,310	0 0	51	84	8 0	75	13 0
12. Kirwad ..	6,165	0 0	22	280	4 0	170	13 11
District average.				198	0 3	139	8 8

## 27. The debts have lasted for—

Old borrowings  
and new.

20 years	in	2 cases
17 „	„	1 case
15 „	„	1 „
10 „	„	13 cases
8 „	„	1 case
7 „	„	1 „
6 „	„	6 cases
5 „	„	45 „
4 „	„	15 „
3 „	„	75 „
2 „	„	48 „
1 year	„	191 „
and less than a year	in	119 „

Debts of more than 3 years' duration (160 of 518) are a good number. The debts of a year and less, though numerically more than a half of the total number, consist comparatively of small amounts.

28. Of the 518 debts 387 are based on personal security, 129 on crop security and 2 on other security.

Security.

29. The 518 debts are classified according to size as follows :—

Sizes of non-land  
mortgage debts.

Rs.	
1,000 and more	in 9 cases
500 „	„ 43 „
250 „	„ 69 „
100 „	„ 184 „
and less than Rs. 100	„ 213 „

30. The rates of interest levied in the 518 debts

Interest rates.

are—

48 per cent. and more	in 43 debts
24 „	„ 195 „
18 „	„ 123 „
12 „	„ 83 „
less than 12 per cent.	„ 3 „
no interest	„ 57 „
instalment loans	„ 7 „
not ascertainable	„ 7 „

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518

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The rates of interest widely prevalent are 24 per cent. and 18 per cent.

## 31. The money-lenders are—

## Sowcars.

Komti sowcars	in 203 cases
Lingayat „	„ 59 „
Marwadi „	„ 44 „
Brahman „	„ 14 „
Maratha „	„ 10 „
Deccani Mohamedan sowcars,,	10 „
Maratha raiyats	„ 40 „
Lingayat „	„ 36 „
Deccani Mohamedan raiyats,,	6 „
and others	„ 47 „

Forty-nine are sundry debts. In more than a third of the debts the sowcars are Komtis.

## 32. Causes for the 518 debts are—

## Causes for other debts.

household expenses	in 135 cases
marriage „	„ 128 „
accumulation	„ 23 „
cultivation expenses	„ 74 „
and miscellaneous	„ 158 „

33. In Nanded and Hadgaon Taluqas Government supplied certified cotton seed to the raiyats at certain rates. But in other taluqas raiyats received no help. Almost all the raiyats preserve seed. In the 4 villages where cotton seed was supplied by Government the majority of raiyats are not satisfied with the quality of the seed. There is an impression in the villages that seed separated by hand-gins has more vitality than seed separated (at a high temperature) by ginning mills.

*How Produce is disposed of.*

34. Kapas and jawari (yellow and white) are the main *kharif* crops of the District. Wheat and pulses are the main *rabi* crops. Kapas is the chief saleable produce of the District.

35. At the time of investigation, the P.W.D. road mileage is very small : Sibdera-Hadgaon, Basar-Bhysa, Nanded-Malegaon, Loha-Khandhar—all these are short roads without further road connections. Bhysa-Nirmal road is almost a cart-track. The road from Nizamsagar to Diglur is almost ready : from Diglur to Nanded construction is proceeding. Even after road connection between Hyderabad City and Nanded

is complete, road mileage for the District would be still insufficient. The proposed railway line from Kalamnuri to Rajura will improve communication facilities in Hadgaon Taluqa. 'Bus services ply between Nanded Town (from beyond the Godavery) and Khandhar, Basar and Bhysa, and Bhysa and Nirmal. The Basar-Bhysa and the Nanded-Khandhar roads are good, and 'bus services close for about 6 months in the year along other roads.

36. The chief centres of kapas trade are Nanded Bhysa, Umri, Dharmabad, Mudkhed, **Markets.** Karkheli and Mukhed. Details of these markets are given in the respective village reports. Nanded and Dharmabad are the markets for other produce, which is very limited in quantity because most of the food crops are retained by the raiyats.

37. There is no difficulty felt with regard to receiving remittance from outside the State: the **Banking facilities.** Imperial Bank Branch at Nanded is a great facility.

#### *General.*

38. The standard of life among the raiyats is simple and healthy. The staple grain is jawari : **Food supply and health.** in some villages wheat is also used. In Khandhar Taluqa guinea-worm and Cutchi sowcars have been responsible for a considerable amount of sickness and poverty in villages. Otherwise, health is quite good. Milk supply is good except in Khandhar.

39. In many of the villages there are good wells for drinking water, but as a rule they fail in **Drinking water.** summer. At Sangvi Buzurg there is a good Government well.

40. Ninety are literate in Marathi, 13 in Urdu and **Literacy.** none in English.

41. The panchayat sense is not generally operative. **Settlement of disputes.** The money-lenders or the village officers are the arbitrators generally. Two of the 12 villages are each divided into two hostile camps. Even in other villages party faction is not absent.

#### *Prospect.*

42. As shown in the village reports, the distinction made between registered and unregistered **Un-registered occupants.** occupants and the difficulties in the way of the latter becoming pattadars have been responsible for a considerable amount of illegal in-

terference exercised by village officers and inequitable transfers of land.

43. The number of mortgages with possession is 34 and simple mortgages are 90. The mortgaged dry land area is 8·1 per cent. of the total dry area and 60 of the debts have lasted for more than 4 years (37 of the debts have been due to accumulation). A good many of the money-lenders are raiyats and the general rate of interest is rather high —18 per cent. and more. A high majority of the raiyats are painstaking and thrifty, but there is little room for land improvement. It seems therefore that present conditions in the District are specially congenial to the institution of more Co-operative Credit Societies : there is little room for land mortgage banks.

44. Nanded is specially poor in roads. The completion of the Diglur-Nanded road will meet the needs only partially. A feeder railway line from Dharmabad or Karkheli *via* Bhysa connecting with the Kazipett-Bellarshah line, a good road from Bhysa straight to Dharmabad, and from there along the railway line to Nanded, extension of the Hadgaon-Sibdera road to Nanded Town, and off-shoots due west from Umri and Dharmabad to connect with the Diglur-Nanded road, would make communications fairly facile. The soil of Nanded does not admit of cheap roads, but a postponement of the additions indicated above would severely handicap the villagers. The question of organising and controlling 'bus traffic would arise after a sufficient road mileage was available. The motor taxis running at present between Nanded and Hadgaon, and Dharmabad and Biloli are not daily services and depend on the number of passengers. The concerned cart-tracks are so bad that it is advisable to prohibit motor traffic along them.

45. Nanded, Bhysa and Umri are important kapas markets which have engaged the special attention of Government during the past few years with a view to improvement. Certain improvements have already been made and others may follow soon.

46. There is neither excessive sub-division of holdings nor rack-renting, neither land-grabbing nor serfdom. Nanded is on the whole quite a prosperous district economically, and with better road facilities and more Co-operative Societies, promises to come up to the level of leading cotton districts elsewhere in India in general enlightenment and progressive ideas as well.

## APPENDIX I.

I. STATEMENT SHOWING SIZES OF AVERAGE HOLDINGS AS PER PATTADARS' LISTS IN THE 12 VILLAGES INTENSIVELY SURVEYED, IN THE NANDED DISTRICT.

II. STATEMENT SHOWING SIZES OF AVERAGE HOLDINGS AS PER ACTUAL OCCUPANCIES RECORDED AS A RESULT OF THE INVESTIGATION.

	NANDED TALUQA	HADGAON TALUQA	MUDHOL TALUQA	BILOLI TALUQA	DIGLUR TALUQA	KHANDHAR TALUQA						
	Sangvi	Has- sapur	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad	
I.	31-35	39-19	40-12	36- 6	39-17	16- 8	25-14	30-39	32-23	31-12	44-14	51-31
acres ..												
II.	22-28	23-21	35-10	23-16	29-37	10-21	16-14	23- 5	17-23	24- 4	23-32	18-39
acres ..												

## APPENDIX II.

I. STATEMENT SHOWING PERCENTAGE OF TOTAL OCCUPIED LAND, HELD BY "UNTOUCHABLES."  
 STATEMENT SHOWING PERCENTAGE OF "UNTOUCHABLE" RESIDENT FAMILIES TO TOTAL NUMBER OF  
 RESIDENT FAMILIES.

	NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
	Sangvi	Hassa- pur	Palsa	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shail- gaon	Karna	Rui	Kirwad
..	1	0	0.4	0	3.6	5.1	0.2	3	1.9	4.9	5.1	0.9
..	42.1	19	16.1	27.3	25.8	12.0	2.4	16.0	16.3	38.0	16.3	23.2



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I. STATEMENT SHOWING PERCENTAGE OF TOTAL OCCUPIED LAND, HELD BY "UNTOUCHABLES."

II. STATEMENT SHOWING PERCENTAGE OF "UNTOUCHABLE" RESIDENT FAMILIES TO TOTAL NUMBER OF RESIDENT FAMILIES.

	NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
	Sangvi	Hassapur	Palsa	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad
I. ..	1	0	0.4	0	3.6	5.1	0.2	3	1.9	4.9	5.1	0.9
II. ..	42.1	19	16.1	27.3	25.8	12.0	2.4	16.0	16.3	38.0	16.3	23.2

## APPENDIX III.

## STATEMENT SHOWING PERCENTAGE OF MORTGAGED LAND TO TOTAL OCCUPIED AGRICULTURAL LAND.

NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
Sangvi	Hassapur	Palsa	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad
	3.2	5.2	6.2	6.5	3.9	2.8	1.9	9.4	14.6	9.7	7.1

## APPENDIX IV.

STATEMENT SHOWING PERCENTAGE OF LAND DISPOSSESSED TO TOTAL OCCUPIED AREA.  
(OTHER THAN BY INHERITANCE OR PARTITION AND REGULAR SALE).

NANDED TALUQA		HADGAON TALUQA		MUDDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
Sangvi	Hassapur	Palsa	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad
	4.3	11.5	15.4	0.6	0	3.9	0	2.9	1.7	2.0	25.8

## APPENDIX V.

STATEMENT SHOWING WEIGHTS OF (a) LOCAL "SEERS" (MEASURE) OF JAWARI (b) LOCAL "SEERS" (WEIGHT) OF KAPAS.

	NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
	Sangvi	Hassa- pur	Palsa	Walki Khurd	Sonari	Degaon	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad
(a) Standard seer 80	76½	97½	98	86½	102	99	94½ ..	102½	94½	99	92½	98½
(b) 80	80	80	80	80	80	80	80	80 3/15	..	80	80	80

APPENDIX VI.  
STATEMENT SHOWING NUMBER OF STANDARD SEERS MEANT BY LOCAL "KHANDIES."

Nanded town	Mud-khed	Umri	Karkheli	Dharmabad	Bhysa Sangvi	Hassa-pur	Palsa	Walki khurd	Sonari Degaon	Han-garga	Kerur	Shail-gaon	Karna Rui	Kirwad
656	480	480	480	480	510*	640	240	240	480	480	480	..	800	960

\* The nomenclature is "boja" at Bhysa.

## APPENDIX VII.

- I. STATEMENT SHOWING YIELD PER AVERAGE ACRE IN EACH OF THE 11 VILLAGES.
- II. STATEMENT SHOWING EXPENSES OF PRODUCTION PER AVERAGE ACRE IN EACH OF THE 11 VILLAGES.
- III. STATEMENT SHOWING NET YIELD PER AVERAGE ACRE IN EACH OF THE 11 VILLAGES.
- IV. STATEMENT SHOWING LAND REVENUE ASSESSMENT PER AVERAGE ACRE IN EACH OF THE 11 VILLAGES.

	NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
	Sangvi	Hassapur	Palsa	Walki Khurd	Sonari	Degaon	Han-garga	Kerur	Shailgaon	Karna	Rui	Kirwad
I. Rupees	80 0 0	20 0 0	29 8	322 11	020 0 0	24 8 0	..	24 8 2	32 0 0	27 10 8	16 0 0	16 7 6
II. do	10 6 0	14 10 9	17 8	312 12 10	16 15 5	8 15 5	..	14 6 4	20 5 4	17 4 0	14 2 8	12 1 6
III. do	19 10 0	5 5 8	11 11	0 9 14	2 3 0	6 9 2	..	9 12 10	11 10 8	10 6 8	1 13 4	4 6 0
IV. do	2 0 0	1 4 0	2 0 0	1 4 0	0 14 0	2 14 0	..	2 0 0	3 0 0	2 4 0	0 8 0	1 8 0

## APPENDIX VIII.

STATEMENT SHOWING PERCENTAGE OF LAND REVENUE ASSESSMENT TO NET YIELD OF AVERAGE ACRE OF LAND  
IN EACH OF THE 11 VILLAGES.

NANDED TALUQA		HADGAON TALUQA		MUDHOL TALUQA		BILOLI TALUQA		DIGLUR TALUQA		KHANDHAR TALUQA	
Sangvi	Hassapur	Palsa	Walki Khurd	Sonari	Degson	Hangarga	Kerur	Shailgaon	Karna	Rui	Kirwad
	10.0	23.5	17.0	12.6	29.0	31.4	20.5	25.7	21.7	27.6	34.8

## NOTE ON ECONOMIC INVESTIGATIONS IN THE WARANGAL DISTRICT, 1339 FASLI. (1929-30.)

WARANGAL is rather a large-sized District with Nalgonda and Karimnagar to the west and north and Guntur, Krishna and Godavary Districts to the south and east. The southern taluqas near about the railway line, and Warangal taluqa are fairly advanced in civilization, but the rest is almost a bottled-up specimen of life lived centuries ago. Khammam and Madira have long been influenced by Guntur and Krishna, and Warangal Taluqa owes a great deal to District offices located therein and the Hyderabad-Warangal road. But, Mulug, Pakhal, Palwancha and a good portion of the Mahboobabad Taluqa are backward. The forest area about the centre and north of the District (consisting partly of scrub jungle) is responsible for the isolation of the strip to the west of the Godavary : between this strip and the Godavary District there is minimum contact on account of absence of bridges and roads. The District and Taluqa head-quarter towns are, except for Narsampet, Yellandu and Khammamett, not suitably situated from the point of view of administrative needs. The chief qualifications for Warangal to be the head-quarter of the District seems to be that it is the nearest town (of the Warangal District) to Hyderabad City—if it is a qualification. Similarly Mulug Town is about the nearest point in that Taluqa to the town of Warangal. Mahboobabad and Madira (both railway stations) have easier means of communication to Hyderabad City than to the majority of villages within their respective boundaries. Palwancha Taluqa, though comprising a good extent of *samasthan* territory, is very inconveniently marked out, with a length north to south of about 150 miles and a width east to west of about 40 miles.

2. In consultation with the First Taluqdar and the 8 Tahsildars, the marginally noted villages were selected for detailed inquiry (Table I). Chinna Nagavaram, Gokannapalli and Thenkalla



have road facility. Ammapalam is about 2 miles from Dornakal railway station. The other 8 villages were selected from the interior. The tours of the economic inquiry staff, covering the different portions of the District are shown in the accompanying District map. Apart from the railway and the P. W.D. road journeys the tours along country tracks and across fields covered about 650 miles (the actual mileage of journeys within the District having exceeded 1,500 miles).

TABLE I.

Village	Taluqa
1. Kondur ..	Warangal
2. Ghanapur ..	Mulug
3. Katapur ..	"
4. Gudur ..	Pakhal.
5. Chinna Nagavaram	Mahboobabad
6. Ammapalam.	"
7. Gokannapalli	Khammam
8. Thenkalla ..	"
9. Bheemavaram	Palwancha
10. Achyutapur	"
11. Banigandlapad	Madhira
12. Ramavaram.	Yallandu

3. The inquiry lasted from about the middle of Aban 1338 F. to about the middle of Isfandar 1339 F. (September 1929, 3rd week to January, 1930, 3rd week). With a view to make a comparative study of debts before and after harvesting, Gudur and Ammapalam were visited for a second time during the last week of Thir 1339 F.

### *Landholdings*

4. In the north and centre, most of the land available for cultivation is occupied by big zamindars maintaining huge numbers of serfs (bhagelas). In the southern taluqas land is more evenly distributed among landholders. The total area of the 12 villages is acres 33,258-2 of which acres 14,087-25 is dry land, 3702-17 wet land and 322-13 garden land. This land is shown in the land revenue records against 841 pattadars, but in 89 pattas the lands are held by persons in no way related to the respective pattadars. The actual number of occupants is 1,196. Sizes of average holdings (dividing dry, wet and garden areas by the number of occupants of dry, wet and garden land respectively) in each village are noted in Table II.

TABLE II.

		<i>dry land</i>	<i>wet land</i>	<i>garden land</i>
Kondur	..	12-25	2- 8	0-35
Ghanapur	..	5-31	33-15	..
Katapur	..	3-10	3- 2	2-39
Gudur	..	9-35	10-27	1-26
Chinna Nagavaram	..	25-24	1-34	2-14
Ammapalam	..	37-29	6-13	2- 8
Gokannapalli	..	15-14	1-22	1-20
Thenkalla	..	15-12	2-24	0-31
Bheemavaram	..	8- 6	4-11	0- 0
Achyutapur	..	0- 0	0- 0	0- 0
Banigandlapad	..	7-18	0- 0	0-30
Ramavaram	..	78- 3	21-34	8-22
for all the 12 villages together		14-15	5-33	1-16

Sizes of average holdings (respectively dividing dry, wet and garden areas by the total number of occupants) are noted in Table III.

TABLE III.

<i>Village</i>		<i>Size of average holding</i>		
		<i>dry land</i>	<i>wet land</i>	<i>garden land</i>
Kondur	..	10-17	1-25	0- 5
Ghanapur	..	3- 0	20-8	..
Katapur	..	1- 8	1-24	2- 4
Gudur	..	7- 8	7-35	0-15
Chinna Nagavaram	..	17- 3	1- 9	0- 2
Ammapalam	..	30- 2	3-26	0-16
Gokannapalli	..	14-34	0-36	0- 5
Thenkalla	..	13- 1	1-17	0- 8
Bheemavaram	..	7-14	1-22	0- 0
Achyutapur	..	0- 0	0- 0	0- 0
Banigandlapad	..	7-11	0- 0	0- 8
Ramavaram	..	78- 3	5-19	2- 6
taking all the villages together	..	11- 31	3- 4	0-11

Achyutapur is an *ijara* village where there is only one landholder (except for a few temporary pattas), and an average for this village is therefore not possible. Taking all the 12 villages, the average dry, wet and garden holdings work at acres 14-15, 5-33 and 1-16 respectively. These averages are rather unreal because a high percentage of land is held by a few. Of acres 14087-25 dry land (total dry land area of the 12 villages), acres 8776-15 is held by 963 occupants and acres 5311-10 is held by 17 occupants. That is, 1·7 per cent. of the occupants hold more than 35 per cent. of the total area. In wet land the distribution is worse. Of acres 3702-17 wet land, acres 1673-13 is held by 620 occupants and acres 2029-4 is held by 16 occupants. That is, 2·5 per cent. of the occupants hold more than 50 per cent. of total wet area. Excluding landholders (17 in number) occupying 100 acres and more each, the sizes of the average dry, wet and garden holdings descend

from acres 14-15 to 9-4

and     ,,           5-33   ,,   2-28

          ,,           1-16   ,,   1-9

respectively.

The size of the average holding (respectively dividing dry, wet and garden land by the total number of occupants) descends

			dry land	wet land	garden land
from	...	...	11-31	3- 4	0-11
to	...	...	8- 5	1-22	0-10

5. Resident families number 2,203. Of these, 1,358 hold agricultural land and 845 are landless. If the total dry, wet and garden area were to be divided equally among all the resident families, each family would get acres 6-16 dry land, 1-27 wet land and 0-6 garden land. This average per resident family, the fertility of the soil, the cultivable expanses roped in under thin jungle by the forest authorities, the good sources of irrigation and the possibilities of rich crops, warrant the opinion that there is, for the present, sufficient land for the population to maintain a good standard of life, provided land is not monopolised.

6. Table IV, shows the classification of landholders according to sizes of holdings.

Occupants according to sizes of holdings.

TABLE IV.

		<i>dry land</i>	<i>wet land</i>	<i>garden land</i>
<i>Occupants holding</i>				
1500 acres and more	..	1	..	..
1000 "	..	..	1	..
700 "	..	1	..	..
400 "	..	1	..	..
300 "	..	1	..	..
200 "	..	3	..	..
100 "	..	9	3	..
75 "	..	2	1	..
50 "	..	9	2	..
40 "	..	20	5	..
35 "	..	13	1	..
30 "	..	16	3	..
28 "	..	3	..	..
25 "	..	12	..	..
22 "	..	22	1	..
20 "	..	14	4	..
18 "	..	19	1	..
15 "	..	28	6	..
12 "	..	42	7	..
10 "	..	44	6	..
8 "	..	59	11	5
5 "	..	134	39	9
2 "	..	196	124	30
1 acre and more	..	129	123	50
20 guntas and more	..	80	128	53
10 "	..	47	100	34
less than 10 guntas	..	75	70	50
Total	..	980	636	231

Seven hundred and twenty of the 980 dry landholders have each less than 10 acres dry land, 545 of 636 wet landholders have each less than 5 acres wet land, and 217 of 231 garden landholders have each less than 5 acres garden land. In spite of the fact that several occupants hold dry and wet, and in some cases dry, wet and garden land, these figures show that there is in the Warangal District monopolization of land on the one hand and excessive fragmentation on the other.

7. Of 1,196 landholders, 134 are non-cultivators and 1,062 are cultivating occupants. Ten of the 134 are sowcars, 43 are engaged in non-agricultural business and 81 are mere rent receivers. A reference to the village reports will show that a good percentage of cultivating occupants let out portions of their lands, and manage the rest through bhage-las. Table V, shows that the majority of occupants hold-ing 50 acres and more look after their lands, but it is in the southern taluqas that they do actual cultivation work. In the centre and north the actual cultivators are mostly the bhage-las.

TABLE V.

			<i>Total No. of occupants</i>			<i>Total No. of cultivat- ing occup- ants</i>			
			<i>d</i>	<i>w</i>	<i>g</i>	<i>d</i>	<i>w</i>	<i>g</i>	
holding	1500	acres and more	..	1	0	0	0	0	0
„	1000	„	..	0	1	0	0	1	0
„	700	„	..	1	0	0	1	0	0
„	400	„	..	1	0	0	1	0	0
„	300	„	..	1	0	0	1	0	0
„	200	„	..	3	0	0	2	0	0
„	100	„	..	9	3	0	8	2	0
„	75	„	..	2	1	0	2	1	0
„	50	„	..	9	2	0	9	2	0

Three hundred and fifty-eight of the 1062 cultivating occupants have additional occupations while 704 depend entirely on cultivation.

8. Tanks of varying sizes, from Pakhal and Wyra to small *kuntas*, are the chief strength of this District as a centre of production. The P. W. D. is entirely responsible for their upkeep : in certain cases the Revenue Department is expected to make repairs. About a hundred rupees per annum is distributed among applicant village officers for the ostensible purpose of repairing small *kuntas*, in every taluqa by the Tahsildar. A liberal policy of remission of wet land assessment is being followed when water supply fails from the

tank concerned. The Tank Restoration Survey establishment is the special agency put up by the P. W. D. for this purpose. The big tanks are generally in good condition, but a large number of medium-sized and small tanks have been in disrepair. Some tobacco is grown by well irrigation in the southern taluqas, and signs are not lacking to show that its cultivation is being more widely taken to.

9. With a view to encourage agriculture the Revenue Department granted a considerable number of *sanads* making over, in big blocks, agricultural land at concessional rates of assessment for definite periods. This was several decades ago, but now these *banjars* are being made patta land one after the other.

10. A considerable portion of the forest about the centre and north is thin jungle containing little or no timber, and serving as a source of an acute type of malaria. This malaria dissuades enterprising people from settling in the region. The forest demarcation line is in many places contiguous with cultivated land. The raiyat has to secure his fuel and timber at non-competitive rates from contractors who buy blocks marked out by the Forest Department. A large area of land suitable for cultivation is practically lying waste under this scrub jungle. The touch between Warangal and Khammam Taluqas and this area has been very thin on account of lack of means of communication : even footpaths and fair weather cart-tracks are few.

11. Competition for agricultural land is dull in the north and centre though the land is fertile and the water-supply good, on account of the region still requiring to be opened up, and on account of the severity of the forest rules and of malaria. Along the Godavary in the east, soil is better as also climate but demand for land is still less on account of want of communication facilities. In the southern taluqas land prices are higher : they are highest in the tract between Ammapalam and Thenkalla (south of Mahboobabad and Khammam). The high price for wet land at Ammapalam and at Thenkalla is due to the increasing desire of non-agricultural classes to buy lands.

TABLE VI.

Village	Current price of an average acre of		
	dry land	wet land	garden land
	Rs.	Rs.	Rs.
Kondur ..	50	100	100
Ghanapur ..	50	100	..
Katapur ..	1	40	40
Gudur ..	5 to 10	60	80
Chinna Nagavaram ..	10 to 20	80	100
Ammapalam ..	75	200 to 400	..
Gokannapalli ..	50 to 60	80	120
Thenkalla ..	100 to 120	200 to 400	..
Bheemavaram ..	20 to 25	50 to 60	..
Achyutapur ..	is an <i>ijara</i> village		
Banigandlapad ..	100 to 125	..	125 to 150
Ramavaram ..	8 to 10	25 to 35	25 to 35

12. Acres 1279-9 dry land, 912-2 wet land and 52-1 garden land (constituting respectively 9·1, 24·6 and 16·1 per cent. of the total dry, wet and garden areas), passed hands during the past 25 years (apart from inheritances and partitions). Wet land tends to change hands quicker than dry land. Table VII, shows that about a half of the land was transferred by regular sale and about a third through debt transactions. The transfers on account of the other reasons like alleged failure to pay land revenue are negligible in the 12 villages, but they deserve notice as they are all unlawful and as they prevail even though limitedly in almost every village in Warangal. The "Vatandari" system (hereditary village officers) has been considerably responsible for the transfers of land on account of the latter causes.

TABLE VII.

	<i>dry land acres</i>	<i>wet land acres</i>	<i>garden land acres</i>
by regular sale ..	766-22	412-35	26-6
by debt developed to sale ..	343-2	337-37	17-10
by mortgage with possession .	48-39	40-23	6-8
by alleged failure to pay land. revenue ..	26-17	4-5	..
by occupation on alleged migration ..	5-25	2-30	..
by transfer on account of pre- vious occupant alleged to have had no heir ..	0-12	..	..
by payment of land revenue for a long period ..	..	3-35	..
by alleged forced occupation .	77-11	22-21	..
by alleged forced resignation .	0-22	..	1-3
by alleged sale by ex-patwari and consequent occupation .	7-11	36-25	..
by long tenancy and sinking of well ..	3-8	..	..
by alleged debt and conse- quent occupation ..	..	..	1-14
on account of alleged non- payment of compensation against other transactions .	..	34-8	..
by means not ascertainable	..	16-23	..
Total ..	1279-9	912-2	52-1

13. Table VIII, gives details from and to which classes of population how much of land was transferred, taking cultivation as the test. The two predominant tendencies as shown by the figures are

Tendencies of land transfers.

1. dry land tends more and more to pass into the hands of persons actually cultivating : about 75 per cent. of the total transferred dry area, was to persons actually cultivating ; and
2. wet land tends more and more to pass into the hands of non-cultivating persons : acres 848-5 wet land out of a total of acres 912-2 was transferred to persons not actually cultivating.



The negligible transfer to persons belonging to non-cultivating classes but actually cultivating (90-25 dry land and 12-10 wet land) is in harmony with the general impression one gets by touring in the District, namely that non-agricultural classes are not inclined to take to cultivation. On the other hand, the transfer to persons belonging to cultivating classes but not actually cultivating (190-20 dry land, 729-6 wet land and 8-35 garden land) is typical of the fact that a considerable number of families among cultivating classes are giving up cultivation and depending more and more upon *bhagelas*.

TABLE VIII.

	<i>dry land</i>	<i>wet land</i>	<i>garden land</i>
<i>From persons belonging to cultivating classes</i>			
(a) to persons belonging to cultivating classes and actually cultivating ..	198-28	7-19	13-4
(b) to persons belonging to cultivating classes but not cultivating at present	81-20	199-8	7-11
(c) to persons belonging to non-cultivating classes but actually cultivating at present ..	54-11	8-21	2-38
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	158-7	67-28	9-33
<i>From persons belonging to non-cultivating classes</i>			
(a) to persons belonging to cultivating classes and actually cultivating ..	609-36	44-8	4-26
(b) to persons belonging to cultivating classes but not cultivating at present..	109-0	529-38	1-24
(c) to persons belonging to non-cultivating classes but actually cultivating at present ..	26-14	3-29	..
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	41-13	51-11	12-25
Total acres ..	1279-9	912-2	52-1

14. Acres 776-14 is fallow partly on account of dis-repair of tanks and partly poverty of soil,  
Fallow land.

### *Agricultural Tenancies*

15. Acres 3734-28 dry land, 919-38 wet land and 56-15 garden land (26·6, 24·8 and 17·5 per cent. of the respective total areas) are being cultivated by tenants. Tenancy contracts number 489 and 117 are landless tenants. In 117 of the tenancies rent is paid in kind, in 343 in money, in 29 partly in money and partly in kind. Some cultivation is done by peregrinating tenants in the north during the *thabi* season. But most of it is done by the bhagelas. In the southern taluqas tenancies are the rule, as for example at Ammapalam or at Thenkalla.

16. Rents are low in the east and centre on account of lack of competition and enterprise (in turn due to lack of means of communication), but higher in the west. Taking into consideration tenancies in which rent is paid only in money the annual rent per average acre of land works at less than a rupee per acre at Achvutapur (the soil is rather poor here), at Rs. 2 nearly at Ramavaram, Rs. 4-14-8 at Gudur, Rs. 8-10-0 at Banigandlapad, and Rs. 10-15-8 at Ammapalam. It is reported to be about Rs. 15 at Ghanapur. In the north and centre, weather conditions are inclement and healthy living costs more. Though land is fertile, the tenants under the present environment do not appear to be able to pay high rents. With better and more roads, with better medical aid, they ought to be able to pay the current rates. A re-examination of debts during Thir, 1339 F., shows that the rent rates prevalent at Ammapalam are beyond reasonable limits (details are given in the Ammapalam village report).

17. Four hundred and three are tenancies at will,  
 Periods of tenancy      46 are contracts for 2 years and more and  
       contracts.            40 are contracts for 5 years and more.

### *Agricultural Labourers*

18. Seven hundred and twenty-eight families (out of 2203)—about a third of the resident families—have neither occupancy nor cultivation holdings. Of these, 30 are dependant families, the heads of 300 families are skilled labourers and 898 families comprise unskilled labourers.

19. The general wage-level prevalent for unskilled labourers is mentioned in each of the village reports. Except in the south-west wages are paid as a rule in kind. The wage-level is low, ranging between 2 and 3 measures of grain per day per adult male labourer and  $1\frac{1}{2}$  and 2 measures per day for women coolies.

20. Apart from coolies having freedom of contract and movement (little exercised by them), " *Bhagelas* ". there are the *bhagelas* (serfs) maintained by every big landholder in the centre and the north. In the south, only the name continues but not terms. Appendix I, gives the general rates of remuneration prevalent in the 12 villages. The main features of the *bhagela* system (" *jeethagadu* " in Telugu) are :—

1. payment of remuneration is by the year in kind. If paid monthly, calculation is at a lower rate. In some cases food is given ;
2. service is whole-time and includes any and every sort of work ;
3. change from one master to another is considered immoral, and the master of an absconding *bhagela* thinks that he has got the legal right of compelling him to return to service under him ;
4. generally some debt is due from the *bhagela* to the master, and on this debt no interest is charged ;
5. most of these debts are for the marriages of the *bhagelas*, and in the northern and central villages, the prevalent idea is that children of a *bhagela* whose marriage expenses were accommodated by his master, should *ipso facto* be *bhagelas* of the same master ;
6. when a *bhagela* dies, the debt due from him is automatically wiped off ;
7. the grain, etc. or the food that is given as remuneration is less than equivalent to the minimum physical needs of low-class labourers, the bonus of two months' remuneration, tobacco, etc., appear to be rather exceptional at places like Kondur, and do not prevail at every village ;
8. the master is looked upon as having the right to punish, starve or confine the *bhagela* for any offence of omission or commission ;
9. there is no written agreement of any sort ; and
10. this institution has been in existence for a long time.

21. Another phase of serfdom is *yattipani* (free compulsory service). This is of two kinds. "Yattipani" There are the *yatti madigas* in almost every village of the whole District, and little objection can be taken to their terms. Like the *mahars* of Mahratwara they get *baluthas* (contribution at harvest time by the raiyats at so much per plough). In a few cases some *yatti* families are specially maintained by big landholders (as at Ghanapur) for their exclusive use. Even here, the concerned families get some return though not much more than nominal. But the other variety of *yatti* exercised at Kondur is a general levy on all the smaller villagers—occupants, tenants and labourers as such. No payment is made, no notice is given and there is no limit to the amount of work that might be extracted. The ostensible justification in such cases appears to be that the ancestors of the concerned "raja" enjoyed this privilege on the *ancestors* of the families oppressed at present. Local authorities are aware of the continuance of this kind of *yatti*, complaints have reached them, but no relief has yet reached the concerned villagers. These two institutions denote a very backward rural economy. The poor physique of the lower classes in the villages is mainly due to these two institutions which authorize the stronger to sweat the weaker. Even by now, the health of the poorer classes in the Warangal District is not satisfactory, and an unchecked continuation of the *bhagela* and the *yatti* systems would lead to further deterioration of the population.

### *Land Mortgage Debt.*

22. Several co-operative credit societies have been voluntarily wound up by members on account of sowcar pressure, as for example at Kondur. The Co-operative Department has as yet brought little relief to the District as a whole.

23. There are in all 48 land mortgages, the extent of land mortgaged being acres 512-0 dry land, 113-10 wet land and 15-38 garden land, and estimated value thereof Rs. 24,845-0-0. The debt is Rs. 12,876-0-0, being 51·8 per cent. of the estimated value.

24. Table IX gives the different kinds of mortgages.

Varieties of land  
mortgages.

TABLE IX.

mortgages with possession	{	a. ordinary ..	3
		b. with conditional sale clause attached ..	
		c. with minimum period stipulated ..	1
		d. involving free redemption after a stipulated period ..	6
simple mortgages	{	a. ordinary ..	30
		b. with conditional sale clause attached ..	8

25. Rates of interest levied in the 38 simple mortgages

Rates of interest.	are		
	15 per cent.	in	3 cases
	12½ "	"	4 "
	12 "	"	21 "
	9 "	"	8 "
	6 "	"	1 case

and one is an instalment loan.

26. The 48 land mortgage debts have lasted for

Duration of land  
mortgages.

13 years	in	1 case
12 "	"	3 cases
10 "	"	6 "
9 "	"	1 case
8 "	"	2 cases
6 "	"	3 "
5 "	"	5 "
4 "	"	4 "
3 "	"	5 "
2 "	"	3 "
1 year	"	14 "

and less than a year in , 1 case

The proportion of land transfer on account of mortgage with possession to the total area transferred, namely less than 3 per cent., and the statement above, both go to show that land mortgages are not popular among the money-lenders.

## 27. The money-lenders are

Money-lenders on  
land security.

Komti sowcar	in	..	10 cases
Reddy sowcar	,,	..	1 case
Komti grocer	,,	..	1 ,,
Telanga raiyats	,,	..	24 cases
Reddy ,,	,,	..	4 ,,
Telanga carpenters	,,	..	2 ,,
Deccani Mohamedan employee in Govern- ment service	,,	..	2 ,,
Co-operative Society	,,	..	3 ,,
and Government (on account of <i>taqavi</i> )	,,	..	1 case

## 28. Main causes for the debts are

Causes for debt on  
land

household expenses	in	..	10 cases
marriage ,,	,,	..	7 ,,
accumulation	,,	..	9 ,,
cultivation expenses	,,	..	4 ,,
land revenue payment	,,	..	2 ,,
tenancy dues	,,	..	1 case
repayment of co-operative society debt	,,	..	13 cases
and not ascertainable	,,	..	2 ,,

*Other Debt.*

29. Of 2,203 families, 1,190 owe debts based on security other than agricultural land. Accumulated and current debt. Rs. 2,14,660-1-0 is the total non-land mortgage debt. The average debt per indebted family (excluding land mortgage debt) is Rs. 180-6-2, and the average debt per resident family (including land mortgage debt) is Rs. 103-4-7. In the first 8 villages, the debt figures were collected before payment was made to sowcars out of the *abi* and *kharif* crops (in Ghanapur, the *thabi* cultivation season had not yet begun). In Achyutapur no payment was made by the raiyats on account of failure of crop. In Bheemavaram, Banigandlapad and Ramavaram annual payments were made before the inquiry. So the debts as recorded represent mostly the sum total of accumulations of previous years and borrowings of the past cultivation

season. A re-examination of the debts of Gudur and Ammapalam during Thir 1339 F. (June 1930), shows that on account of a poor crop this year, the net indebtedness generally increased. Details of the second examination of debts are attached to the reports on Gudur and Ammapalam.

TABLE X.

<i>Name of village</i>	<i>Total non-land mortgage debt</i>	<i>No. of indebted families</i>	<i>Average debt per indebted family</i>	<i>Average debt per resident family</i>
Kondur ..	45,305 0 0	199	227 10 7	207 6 0
Ghanapur ..	5,197 0 0	59	88 1 4	31 2 6
Katapur ..	11,683 0 0	68	171 12 11	84 6 6
Gudur ..	40,599 8 0	148	274 5 2	181 15 0
Chinna Nagavaram ..	6,939 3 0	66	105 2 2	90 11 10
Ammapalam ..	18,461 12 0	172	107 5 4	63 13 6
Gokannapalli ..	13,986 0 0	89	157 2 4	71 12 11
Thenkalla ..	40,337 2 0	170	237 4 5	124 3 2
Bheemavaram ..	718 0 0	20	35 14 4	12 2 9
Achyutapur ..	6,208 0 0	59	105 3 6	55 14 10
Banigandlapad ..	22,354 0 0	111	201 6 2	94 4 6
Ramavaram ..	2,871 8 0	29	99 0 3	63 13 0
District average ..	..	..	180 6 2	103 4 7

The net debt running on from year to year has not been heavy, but promises to become such in a few years (on account of disrepair of small tanks and high rents) unless measures of relief are adopted in the meanwhile.



## 30. The debts have lasted for

Old borrowings and  
new.

40 years in	1 case
30 do	4 cases
20 do	21 do
15 do	10 do
14 do	1 case
12 do	12 cases
10 do	55 do
8 do	14 do
7 do	9 do
6 do	39 do
5 do	55 do
4 do	82 do
3 do	99 do
2 do	174 do
1 year do	334 do
and less than a year do	270 do

Ten debts have lasted hereditarily. A good number of the debts have dragged on for years, and it is a matter for doubt if under the sowcar economy such long-standing debts will ever be wiped out.

31. Six hundred and eighty-one debts are based on personal security, 333 on crop security, 35 on both, 127 on personal service (of *bhagelas*) and 14 on other security.

## 32. The debts are

Sizes of non-land  
mortgage debts.

Rs.	
6,000 and more	in 1 case
5,000 do	„ 1 do
4,000 do	„ 2 cases
3,000 do	„ 2 do
2,000 do	„ 8 do
1,000 do	„ 25 do
500 do	„ 44 do
250 do	„ 117 do
100 do	„ 342 do
and less than Rs. 100	648 do

## 33. Interest rates are

Interest rates.

Per cent.

50	in	11	debts	12	debts	485	debts
37 $\frac{1}{2}$	do	11	do	10	do	1	debt
36	do	2	do	9	do	125	debts
30	do	18	do	7 $\frac{1}{2}$	do	5	do
25	do	67	do	6	do	10	do
24	do	3	do	5	do	12	do
23	do	4	do	Nil	do	148	do
22	do	3	do				
21	do	4	do				
20	do	64	do				
19	do	4	do				
18	do	35	do				
17	do	3	do				
16 $\frac{2}{3}$	do	1	debt				
16	do	4	debts				
15	do	151	do				
14	do	12	do				
13	do	6	do				

The interest-free debts are mostly due from *bhagelas*. Twelve per cent. is the predominant rate. There is good competition as among the Komti sowcars.

## 34. The money-lenders are

Sowcars.

Komti sowcars	in	307	debts
Reddy do	,,	84	do
Telanga do	,,	23	do
Marwadi do	,,	13	do
Deccani Mohamedan sowcars	,,	4	do
Telanga raiyats	,,	290	do
Reddy raiyats	,,	135	do
Lambadi raiyats	,,	28	do
Telanga Mohamedan raiyats.	,,	9	do
Mahratta raiyats	,,	9	do
Madiga raiyats	,,	9	do
Gond raiyat	,,	1	debt
Mohamedan grocers	,,	26	debts
and others	,,	136	do

35. Of Rs. 2,14,660-1-0 total non-land mortgage debt  
 Productive and unproductive debts. Rs. 1,04,338-7-0 is productive debt.

36. Main causes for the debts are

Causes for other debts.

household expenses	in	447	debts
marriage expenses	„	230	do
accumulation	„	66	do
cultivation expenses	„	268	do
non-agricultural business.	„	79	do
land Revenue payment	„	47	do
tenancy dues	„	16	do
and miscellaneous	„	37	do

The Telanga villagers spend more on marriages than those of Aurangabad or Nanded.

37. Raiyats receive no help from the Agricultural Department. The existence of this Department is hardly known in the District. Seed supply. Most of the raiyats preserve seed. The general rate charged for seed loans is 25 per cent. for the season.

*How Produce is disposed of.*

38. Paddy, jawari, green-gram, til and tobacco are among the chief crops of the District. A considerable amount of kapas is grown in Warangal and the southern taluqas. One solitary plantation of cocoanut at Dornakal, another of sugarcane at Mangapet, are only instances for the great possibilities, this District probably has for growing cocoanut, areca nut, sugarcane and plantain. The raiyats do not know these crops and no one has yet gone forward to advise them. On the other side of the Godavary all these crops are grown.

39. In recent years some roads have been put up, as for example between Hanamkonda and Narsampet, and Yellandu and Palwancha Town. Some roads are under construction like Khammam-Iswararaopet, Warangal-Khammam and Mulug-Mangapet. The first two are in slow progress and the third is at a standstill. The roads from Yellandu to Palwancha and from Hanamkonda to Jangaon are good and the rest are in poor maintenance. Motor services run in fair weather along all the roads good and bad, and even along some cart-tracks, as for instance between Palwancha Town and Borgampahad. In fact several of these

roads and tracks are not capable of 'bus services, and the majority of the motor vehicles used are below the standard requisite for public 'buses.

40. Warangal (Matwada), Mahboobabad and Khammam are three big markets for agricultural produce. Mangapet on the east is a minor market. There is little order or method with regard to purchase and sale of produce in any of them.

41. Though there has been a good deal of inter-influence as between the Southern taluqas of Warangal, and Guntur and Krishna districts, the Current money is O.S. only except in a small fringe 8 or 10 miles wide along the southern frontier. This stands in contrast to the state of affairs in Aurangabad and in Raichur. There is no British Post Office except at Singareni Collieries, no branch of any bank. The British post boxes at 3 or 4 of the railway stations are very uncertain, and business-men find it a great hardship to receive money from British India against exports.

#### *General.*

42. The standard of life among the raiyats is low and growing unhealthy in recent years. The staple grains are jawari and rice, but rice is growing more fashionable. In the centre and north, between serfdom and drink, the raiyats are a very poor show and the situation requires decisive action. The numerous drink shops in every village are inconsistent with any scheme for progress. The terms under which the bhagelas work are discreditable to both employers and employees. Milk supply is good on the whole, but the population does not get much benefit out of it as much of the milk is made into ghee and sold. The negligent way in which cattle are looked after by the raiyats is fast bringing about a deterioration in the breeds. The huge losses of cattle on account of wild animals are not generally known as the recording thereof is nominal. In the centre and north, there is hardly a family free from malaria. Health is good in the east and south.

43. Most of the villagers drink tank water. These tanks are usually dirty and diseases like guinea-worm are widely prevalent on account of this. In the southern taluqas the raiyats use water from brooklets. There is not a single first class well in any one of the 12 villages.

44. Two hundred and twenty-seven are literate in Telugu, 18 in Urdu and none in English. There are 26 professional litigants and raiyats are taking more and more to courts of law : there is no panchayat organization or spirit.

*Prospect.*

45. The economic loss sustained by unregistered occupants on account of the *pattadari* system is briefly explained in the Aurangabad report. The loss on this score is greater in Warangal than in Aurangabad on account of

1. the village officers being either themselves big zamindars or (as is more often the case) clients of big zamindars ;
2. the new policy (of the Forest Department) of extending forest areas adjacent to and across inhabited villages ; and
3. the minute divisions of wet land among brothers and cousins, many of them jointly cultivating and dividing the yield, some of them jointly letting out and sharing the rent.

46. A special establishment and a special lumpsum grant may be necessary for setting right the small tanks in disrepair. The yield to Government on account of the increased out-turn would very probably more than cover these repair charges. Failure of rain will be less severely felt by the population if water is conserved by efficient maintenance of catchment areas, beds and bunds.

47. The centre and north is promising land—with first class lakes and good soil. But the present backward condition is chiefly due to malaria. A large part of the present forest area in Warangal which is scrub might profitably give way for the plough. Once this area is cleared, malaria will disappear. A first class agricultural experimental station and demonstration farm at suitable centres, will increase the agricultural yield of the District materially. But for any experimentation, demonstration or propaganda work, the region must be first cleared and the population ensured good health. The Forest Department will then be able to concentrate upon the *real* net forest area as such—around and along hill-ranges, and away from agricultural hamlets.

48. Rates of interest levied are fairly low. The extent of land that has been transferred on account of debt transactions is about a third of the total land transfers. But agricultural land requiring development is wide in area (in the centre and north), and there are a large number of experienced hard-working raiyats eager to become occupants in the southern taluqas. A land mortgage bank for the big zamindars and legislation somewhat on the lines of the Irish Land Acts or the Bengal Tenancy Acts for the benefit of the aspiring tenant cultivators of the southern taluqas, may prove helpful in augmenting production and social welfare.

49. Road improvement can be ensured by the same means as suggested for the Aurangabad and Raichur Districts. In the centre and north, the initial outlay per mile may have to be bigger than at present in order to make the structure more solid and capable of standing the heavy rains.

50. Matwada and Khammam fully deserve to be made organized markets. Necessary arrangements will probably be made under the Marketing of Agricultural Produce Act.

51. The Telanga raiyat stands in great need of education in the broadest sense of the term to dis-abuse him of his improvidence and drink, of his poor health and poorer self-respect. This education can be imparted to him on the spot and at the moment only through the agency of the Co-operative Department.

## APPENDIX I.

GENERAL RATE OF REMUNERATION TO BHAGELAS PREVALENT IN THE  
12 VILLAGES OF WARANGAL.

Village	Remuneration	Explanation of Local Measures.
1. Kondur ..	1 maund of jawari 6 kunchas of paddy one "kambal" 4½ seers of tobacco per year 2 months' provision given as bonus for one year's service.	The local measure is called "solga" 2 solgas = 1 manika 2 manikas = 1 paili 4 pailis = 1 kuncha 4 kunchas = 1 maund 20 maunds = 1 putti or khandi. On the average, one kuncha of paddy is equal to about 11 standard seers by weight.
2. Ghanapur ..	5 kunchas of paddy per month.	..
3. Katapur ..	5 kunchas of jawari per month and 10 kunchas of jawari as bonus for one year's service.	..
4. Gudur ..	1 to 1½ maunds of paddy per month.	..
5. Chinna-nagavaram	1½ maunds of jawari per month.	..
6. Ammapalam	Between Rs. 30 and Rs. 60-9-0 annually.	..
7. Gokanapalli.	One meal a day and 12 to 30 measures of jawari per month.	One measure is equal to about a standard seer by weight.
8. Thenkalla ..	1½ measures of jawari per day.	..
9. Bheemavaram.	..	..
10. Achyuthapur.	25 manikas of jawari or dhan per month (1 manika = 2½ local measures). 80 manikas per khandi is distributed by one occupant of land among his 22 bhagelas as bonus accruing on account of continuous service for one year.	Same as in Kondur. The local measure is smaller, but 2½ solgas make a manika.
11. Banigandlapad.	Food plus Rs. 20 a year, and 2 to 4 pieces of loin cloth.	..
12. Ramavaram	..	..

## NOTE ON ECONOMIC INVESTIGATIONS IN THE AURANGABAD DISTRICT 1339 FASLI

Except to the north-west in the Kannar Taluqa, there is no natural barrier (unbridged rivers or mountains) separating the Aurangabad District from adjacent British and Hyderabad territory. Ahmednagar, Nasik, Khandesh and Berar constitute some of the most advanced divisions of British India : Bhir and Parbhani to the south and south-east of the District are rather backward regions. Some of the figures contained in the reports on the twelve villages, might throw some light on the question as to how far the people of Aurangabad District have been influenced for the better or for the worse by the neighbouring population. The head-quarter towns (District and Taluqa) are all suitably situated for administrative purposes : Kannar town is nearer Aurangabad city than some of the villages to the north of the Taluqa, but this north-western strip is hilly, sparse in population and backward on account of lack of means of communication. Bhokardan Town is the only Taluqa head-quarter yet to be connected by road to the District head-quarter. Economically, the eight taluqas do not differ much as among themselves : the four southern taluqas appear to suffer from frequent famines on account of failure of rain.

2. In consultation with the First Taluqdar of the District and the 8 Tahsildars, the marginally noted villages were selected for detailed economic inquiry (Table I). Bun Kinola, Sarnapur and Siri Saigaon have road facility : the first is located along the Aurangabad-Ajanta road, the second and the third are respectively near the Aurangabad-Dowlatabad and the Gangapur-Lasur roads. The other nine villages were chosen as representative of the interior, and the tours of the economic inquiry staff, covering the different portions of the District are shown in the accompanying District map. Apart from the railway and the P. W. D. road journeys, the tours of the economic inquiry

### Villages selected.

<i>Name of Village</i>	<i>Taluqa</i>
1. Sarnapur	Aurangabad
2. Bun Kinola	do
3. Khupta	Bhokardan
4. Sipora Jadeed	do
5. Nirkhed	Jalna
6. Bun Takli	Ambad
7. Boregaon Khurd	do
8. Daregaon	Pattan
9. Siri Saigaon	Gangapur
10. Hingoni	Vaijapur
11. Borsar Buzurg	Kannar
12. Khadkheda	do



staff along country tracks and across fields covered 401 miles (the actual mileage of journeys within the District having exceeded 1,250 miles).

3. The inquiry took about 3 months from about the middle of Isfandar to about the middle of Khurdad. The collection of data and satisfactory verification thereof on the spot directly by the special officer and his staff was throughout the inquiry given first importance. The data of each village are attached to the report thereon.

### *Landholdings.*

4. Leaving aside jagirs, etc., most of the landholders belong to the middle and lower classes : land is not monopolised in the hands of a few, though the proportion of landless families to land-owning families is by no means negligible. The total area of the 12 villages is acres 24,367-1, of which acres 19,388-27 is dry land and acres 651-12 is garden land. There is no wet land. This dry and garden acreage is shown in the land revenue records against 440 pattadars. But in 75 pattas, neither the pattadar nor his heirs respectively hold any portion of the lands shown against the pattas. The actual number of occupants, however, is 731. Three occupants hold garden land only, and 728 dry landholders occupy in addition 183 garden holdings. Sizes of average holdings (dividing dry, and garden areas by the number of occupants of dry, and garden land respectively) in each village are noted in (Table II). Taking all the 12 villages together the average dry land and garden land holding work at acres 26-25 and acres 3-22 respectively.

TABLE II.

Village	Size of average dry land holding	Size of average garden land holding
1. Sarnapur	.. 44-24	1-10
2. Bun Kinola	.. 14-37	3-11
3. Khupta	.. 22- 0	4- 8
4. Sipora Jadeed	.. 37-38	4-12
5. Nirkhed	.. 29-17	3-10
6. Bun Takli	.. 37-25	2-25
7. Boregaon Khurd	.. 38- 4	3- 7

Village	Size of average dry land holding	Size of average garden land holding
8. Daregaon	.. 20-21	1-20
9. Siri Saigaon	.. 22- 2	6- 3
10. Hingoni	.. 18-35	7-21
11. Borsar Buzurg	.. 30-33	2- 5
12. Khadekheda	.. 16-18	2-17

for all the 12 villages together      26-25      3-22  
(fractions of guntas are omitted)

Sizes of average holdings (respectively dividing dry, wet and garden areas by the total number of occupants) are noted in Table III.

TABLE III.

Village	Size of average holding				
	dry land		wet land		garden land
	a.	g.	a.	g.	a. g.
Sarnapur	..	44-24	..		0- 1
Bun Kinola	..	14-37	..		1-27
Khupta	..	21-19	..		1-14
Sipora Jadeed	..	37-15	..		1-23
Nirkhed	..	29-17	..		0-24
Bun Takli	..	37-25	..		0-10
Boregaon Khurd	..	38- 4	..		1-29
Daregaon	..	20-31	..		0-11
Siri Saigaon	..	22- 2	..		0-10
Hingoni	..	18-35	..		0-35
Borsar Buzurg	..	30-33	..		0-12
Khadkheda	..	16-18	..		0-25
Taking all the 12 villages together	..	26-21	..		0-36

This average should admit of a margin of saving.

5. The total number of families resident in the 12 villages is 982. Landholders number 556 while 426 have no agricultural land. If the total dry and garden area were to be divided equally among all the resident families, each family would get acres 19-30 dry land and 0-27 garden land. This average per resident family coupled with the fertility of the soil which is of a fair standard, warrants the opinion that there is sufficient land for the population to maintain a good standard of life.

6. The table given below (Table IV) shows the classification of land-holders according to sizes of holdings. Occupants having 100 acres and more each, number only 33 while those holding less than 15 acres number 366. While big landholders are few, families having insufficient extents of land are about 50 per cent. of the total number of occupants ; that is, of 982 families, 426 have no land and out of 731 occupants 366 have insufficient land.

TABLE IV.

		dry	garden
400 acres and more	..	1	..
300        "	..	2	..
200        "	..	5	..
100        "	..	25	..
75         "	..	15	..
50         "	..	43	..
40         "	..	30	..
35         "	..	21	..
30         "	..	39	..
28         "	..	23	..
25         "	..	22	1
22         "	..	38	..
20         "	..	22	2
18         "	..	23	1
15         "	..	53	3
12         "	..	54	3
10         "	..	52	1
8          "	..	32	8
5          "	..	59	17
2          "	..	75	62
less than 2 acres	..	94	85
		728	183

7. Of 731 landholders, 170 are non-cultivators and 561 are cultivating occupants. Twenty-four of the 170 are sowcars, 4 merchants, 6 village officers, 57 engaged in other occupations and 79 are mere rent receivers. Table V shows that the majority of occupants holding 50 acres and more cultivate their lands. Seventy-four of the 561 cultivating occupants have subsidiary professions like carpentry, weaving, sheep-farming, etc., while 487 depend entirely on cultivation.

TABLE V.

	Total No. of occupants		Cultivating occupants	
	d.	g.	d.	g.
holding				
400 acres and more	.. 1	0	0	0
300        "	.. 2	0	1	0
200        "	.. 5	0	4	0
100        "	.. 25	0	18	0
75         "	.. 15	0	12	0
50         "	.. 43	0	32	0

8. There is no tank irrigation. A high percentage of land assessed as "garden" is irrigated from wells which are generally maintained by the raiyats in good condition.

9. Competition for agricultural land is keen throughout the District. Table VI. shows that it is only in Sarnapur that the value of land is low as the soil is very poor. In the southern and western Taluqas, the price of agricultural land is higher on account of an increasing desire on the part of sowcars and merchants to become landholders.

TABLE VI.

Village	Current price of an average acre of	
	dry land	garden land
	B.G. Rs.	B.G. Rs.
1. Sarnapur	.. 6 to 12	..
2. Bun Kinola	.. 30 to 50	80 to 100
3. Khupta	.. 70 to 90	140 to 180
4. Sipora jadedd	.. 40 to 60	80 to 110
5. Nirkhed	.. 25 to 35	60 to 80
6. Bun Takli	.. 30 to 40	50 to 60
7. Boregaon Khurd	.. 40 to 60	80 to 100
8. Daregaon	.. 80 to 120	100 to 125
9. Siri Saigaon	.. 100 to 125	..
10. Hingoni	.. 80 to 100	150 to 200
11. Borsar Buzurg	.. 120 to 200	..
12. Khadkheda	.. 60 to 80	90 to 110

10. Acres 5,615-7 dry land and acres 188-26 garden land (constituting 28.9 and 28.9 per cent. respectively of the total dry and garden land areas of the 12 villages) passed hands during the past 25 years. Transfers of land on account of inheritance and partition are not included.

Table VII shows that about a third of the land was transferred by regular sale and slightly less than 10 per cent. by mortgage with possession. By "oral mortgage and formal sale" (explained in the report on village Khupta),\* more than 40 per cent. was secured, and the total area acquired through debt transactions exceeded 50 per cent.

TABLE VII.

	dry land acres	garden land acres
by regular sale ..	1904-33	34-29
by oral mortgage and formal sale ..	2326-3	116-3
by debt developed to sales ..	744-27	25-18
by mortgage with possession .	521-3	4-18
by other miscellaneous processess ..	118-21	8-0
Total area acres ..	5615-7	188-26

\*The following is an extract from the report on village Khupta, explaining the process of oral mortgage and formal sale.

"In the majority of cases, the transaction invariably began with the raiyat borrowing money from the sowcar. A few years after, inspite of payments made annually by the borrower, the sowcar would get renewed thumb impressions for larger and larger amounts, and finally threaten to drag the fearing raiyat to court. The "compromise" to which the borrowing, *believing* raiyat would readily agree was to execute a "bynama" *selling in all legal solemnity* all his lands to the sowcar, which *bynama* was invariably registered. In every one of these cases, the lender solemnly assured the borrower that the sale deed was only nominal—just to persuade the borrower to clear off his debt as quickly as possible—and that the land would be released *at any time* the borrower repaid the amount. For this assurance the seller was not given any written promise: it was "thondi" or oral promise. But, said the money-lender, he would not expel the raiyat from his lands: he could remain there as long as he liked, provided year after year he paid to the sowcar amounts of money due to the latter on account of, the loan as the raiyat thought, the land as the sowcar really meant. Each of these raiyats, originally holders, now reduced to tenants on their own original holdings, executed in favour of the sowcar a *kubuliath* undertaking to cultivate the concerned land as tenant, this *kubuliath* being renewed every year. The amount paid every year by the deceived raiyat is considered by him as interest on the loan due from him to the sowcar, but the sowcar takes it as tenancy due based on the annual tenancy agreement. Some years pass like this, and after this, the sowcar quietly goes (as he has gone in a number of cases at Khupta) to the court of law, produces the document, gets a decree authorising him to get possession, and suddenly faces the concerned cultivator with the threat of immediate expulsion unless he agrees to give up all talk of occupancy

11. Table VIII gives below details from and to which classes of population how much of land was transferred, taking cultivation as the test. The transfer to occupants actually cultivating the land amounts to acres 3617-32 dry land and acres 99-19 garden land while the transfer to non-cultivating occupants is acres 1997-15 dry land and acres 89-7 garden land. The transfer from cultivating classes to persons belonging to non-cultivating classes and not actually cultivating (acres 1582-5 dry land and acres 78-5 garden land) is slightly more than the acreage transferred from non-cultivating classes to persons belonging to cultivating classes and actually cultivating at present (acres 1338-29 dry land and acres 9-25 garden land). The tendency for land to go back to the tillers of the soil is clearly there, though the tendency towards increasing absentee landlordism is predominant. The transfer to persons belonging to cultivating classes but not actually cultivating at present is negligible. The fact that acres 645-3 dry land and acres 26-37 garden land was taken up by persons belonging to non-cultivating classes but actually cultivating at

rights and continues strictly as a tenant. The raiyat has absolutely no other go, and the last stage (which has begun in some cases) is for the new non-cultivating occupant to increase his rent once in 2 or 3 years.

Three of the big landholders (two non-cultivating and one cultivating) whose possessions are due to accumulations of this sort, were asked to explain what they meant by this surreptitious process, why they allowed the raiyats to continue to believe that they had occupancy rights even after execution of sale deeds. Two said that it was a process of self-deception on the part of the raiyats for which they (the sowcars) were not responsible: the third said that he was ready to return the lands if all the principal and interest due was repaid, but not one of the concerned raiyats could pay.

The real explanation for this long spreadout process of dispossession lies in

- (1) the readiness of the illiterate raiyats to believe in the honesty of every man, and thus to attach thumb impressions to every kind of document without ascertaining the terms thereof: many of the sale deeds are for impossible prices neither earned nor paid but accumulated in account books,
- (2) the anxiety of the land-grabbing sowcars to maintain the high price of the land ill-gotten by themselves, by having the land well cultivated: that man would do it best who was the cultivating occupant before: the new occupants are as a rule non-cultivators, mere rent receivers; and
- (3) their concern to avoid anything like public obloquy annoy the villagers: expulsion of one of their fellows from his land would probably result in the raiyats making common cause against the outsiders''.

present, shows that cultivation of the land is being taken to more and more by non-cultivating classes.

TABLE VIII.

<i>From persons belonging to cultivating classes.</i>	dry land acres	garden land acres
(a) to persons belonging to cultivating classes and actually cultivating ..	1634-0	62-37
(b) to persons belonging to cultivating classes but not cultivating at present.	129-21	3-2
(c) to persons belonging to non-cultivating classes but actually cultivating at present ..	367-6	26-37
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	1582-5	78-5
<i>From persons belonging to non-cultivating classes.</i>		
(a) to persons belonging to cultivating classes and actually cultivating ..	1338-29	9-25
(b) to persons belonging to cultivating classes but not cultivating at present	7-24	..
(c) to persons belonging to non-cultivating classes but actually cultivating at present ..	277-37	..
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	278-5	8-0
Total area	5615-7	188-26

*i.e.*, acres 5615-7 dry land  
 „ 188-26 garden land.

12. Table IX shows that between 15 and 11 years ago there was a steep rise in land transfers, and from then to now there has been an increase though more gradual. The same table shows that such transfers are in comparatively small blocks, that is, from small raiyats.

TABLE IX.

	cases of land transfer	Area transferred	
		dry land	garden land
		acres	acres
between 25 & 21 years ago ..	14	224-31	1-2
„ 20 & 16 „ ..	19	362-35	35-2
„ 15 & 11 „ ..	61	1,325-35	58-6
„ 10 & 6 „ ..	80	1,560-33	34-38
five years and this side ..	115	2,140-33	59-18
Total ..	289	5,615- 7	188-26

13. In 86 out of 289 cases, raiyats dispossessed of their respective lands by the O. M. F. S. process or on account of other debt transactions, are now cultivating land on tenancy terms. The area so cultivated in these 86 cases is acres 1,141-6 (including dry and garden land). This constitutes 19·6 per cent. of the total transferred area, 22·2 per cent. of total area cultivated on tenancy terms (namely, acres 5,130-23) and 35·5 per cent. of total acreage transferred on account of debt transactions (acres 3,212-11). That is, more than a third of land lost by the raiyats on account of debt transactions, is being cultivated by themselves on tenancy terms. This should not have been the case were they willing to sell their lands and to give up cultivation. These data justify the consideration by Government of the advisability of introducing a land alienation act in the Aurangabad District, or (if the data are considered inadequate) getting more data preliminary to such consideration.

14. The process of “oral sale and real tenancy” (explained in the report on village Hingoni) is prevalent in the western and southern taluqas, but it is yet too soon to say if these cases will really result in transfers. For the purpose of this inquiry, these are taken as tenancies.

15. Acres 735-20 is fallow in the 12 villages. The main reason for this is land disputes.

Fallow land.



*Agricultural Tenancies.*

16. Acres 4,998-10 dry land and 132-13 garden land  
 Area tenanted. (comprising 25·8 and 20·3 per cent. of  
 the total dry and garden land areas re-  
 spectively) are being cultivated by tenants. Tenancy  
 contracts number 265 and only 37 are landless tenants,  
 that is, tenants not having their own occupancy holdings.  
 In 87 of the tenancies, rent is paid in kind, in 109 in money,  
 in 68 partly in money and partly in kind. The terms of  
 one tenancy are not ascertainable, as both the land-  
 holder and the tenant live in British India.

17. There is keen competition for securing agricul-  
 Rental level. tural tenancies and the tenancy dues are  
 higher in the south-western and western  
 taluqas. Taking into consideration tenancies in which  
 rent is paid only in money, the annual rent per average  
 acre of land works at B.G. Rs. 6-5-4 at Khupta, at B.G.  
 Rs. 3-14-10 at Sipora jadeed (the soil is rather poor here),  
 at B.G. Rs. 10-3-2 at Siri Saigaon, at B.G. Rs. 5-2-8 at  
 Hingoni, and at B.G. Rs. 21-5-6 at Borsar Buzurg. The  
 acreage let out on money rent at Borsar is only 15-10 for  
 which particular fields there is special demand. As men-  
 tioned below, a high majority of these tenancies are  
 annual contracts which involve constant fear of ejection,  
 minimum maintenance and no land improvement what-  
 ever.

18. One hundred and ninety-six are tenancies at will,  
 14 are contracts for 2 years and more, 54  
 Periods of tenan- are contracts for 5 years and more  
 cy contracts. (excluding one case mentioned above, in  
 which information cannot be had).

*Agricultural Labourers.*

19. Three hundred and sixty-eight families (out of  
 Landless and ten- 982) having neither occupancy nor culti-  
 ancyless fami- vation holdings. Of these, 33 are depen-  
 lies. dent families, the heads of 97 families are  
 skilled labourers, and 238 families comprise un-skilled  
 labourers.

20. The general wage-level prevalent for un-skilled  
 Wages. labourers is mentioned in each of the village  
 reports. Money wages are more common  
 than wages in kind, and the wage-level is fairly high  
 throughout the District, ranging between 5 and 8 annas  
 B.G. per day per adult labourer, and between 2 and 4  
 annas B.G. per day for women coolies.

*Land Mortgage Debt.*

21. There are many Co-operative Credit Societies along the railway line and roads, but comparatively a small number of villages off the road and railway have primary societies of their own. In docility and even literacy, Aurangabad raiyats are better than their fellows in several other Districts of the State, but little of touring and inspection has been done by officers of the Co-operative Credit, and Commerce and Industry Departments in the District as a whole. In some villages as at Siri Saigaon, Societies have been wound up by the raiyats on account of finding them unsuitable : they now depend entirely on their respective sowcars once again, after being charged heavy penalties for their temporary dis-loyalty. There is no organized market (as in the Berars) for the disposal of agricultural produce. At Aurangabad, Jalna, Fardapur, Lasur and Rotegaon, processes of sale and purchase of *kapas* are the same today as they were 15 years ago.

22. The following changes were made in the inquiry with regard to debts, in the Aurangabad District :—

1. each borrowing of a family was taken as a unit while in the Nanded and Warangal Districts the debt of each family was taken as a unit ;
2. whether a borrowing was accompanied by a registered document, a stamped deed, an agreement written on plain paper or oral assurance was inquired into ; and
3. when accounts were settled last in each borrowing, was ascertained.

23. Sixty-two land mortgages comprise acres 931-36 dry land and 27-2 garden land. The present value of this land is estimated at B.G. Rs. 72,965, and the mortgage debt stands at B.G. Rs. 22,338-9-0 and O.S. Rs. 7,234-15-10. The total O.S. value of this debt comes to Rs. 33,296-10-4. The debt is 38·9 per cent. of the estimated value of mortgaged land.

24. Table X gives the different kinds of mortgages.

TABLE X.

*Mortgages with possession.*

(a) ordinary .. ..	21
(b) with conditional sale clause attached ..	10
(c) with minimum period stipulated ..	2
(d) involving free redemption after a stipulated period .. ..	5

*Simple mortgages.*

(a) ordinary .. ..	18
(b) with conditional sale clause attached ...	6

25. Thirty-seven mortgages are recorded in registered documents, 19 on stamped paper and 3 on plain paper. Two are oral mortgages and in one case the nature of the document is not ascertainable.

26. The rates of interest levied in the 24 simple mortgages are 24 per cent. in 9 cases, and 12½ per cent. in 9 cases. Six are instalment loans.

27. The 62 land mortgage debts have lasted for

Duration of land mortgages.

20 years	in	1 case
17 "	"	1 "
16 "	"	1 "
14 "	"	1 "
12 "	"	1 "
11 "	"	1 "
10 "	"	11 cases
8 "	"	2 "
7 "	"	2 "
5 "	"	3 "
4 "	"	9 "
3 "	"	10 "
2 "	"	8 "
1 year	"	10 " and
less than 1 year	"	1 case

The proportion of land transfer on account of mortgage with possession to the total area transferred, namely less than 10 per cent. and the statement above, both go to show that land mortgages are not so popular among the money-lenders.

## 28. The money-lenders are

Money-lenders on  
land security.

Marwadi sowcars	in	10 cases
Arab Mohamedan sowcars	„	3 „
Rohilla Mohamedan sowcar	„	1 case
Deccani Mohamedan sowcars	„	4 cases
Mahratta sowcars	„	4 „
Brahman sowcars	„	3 „
Gujarati sowcars	„	2 „
Rajaput sowcar	„	1 case
Mahratta raiyats	„	18 cases
Co-operative Society	„	9 „
and others	„	7 „

## 29. Main causes for the debts are

Causes for debt on  
land.

household expenses	in	5 cases
marriage	„	11 „
accumulation	„	25 „
cultivation expenses	„	8 „
miscellaneous	„	6 „
and not ascertainable	„	7 „

The borrower generally incurs land mortgage debt when he does not expect to be able to clear off principal and interest within 3 or 4 years. The longer a land-mortgage debt lasts, the longer does it incline to continue as such (under the sowcari system) on account of accumulation of interest, additional borrowing, etc. In the analysis above 25 debts are due to accumulation. Few borrow for ordinary household expenses on land security, but more do so to meet marriage expenses. Details cannot be ascertained of seven mortgages on account of the concerned mortgagors and mortgagees living away from the land : the raiyat living on or by his land consents to a mortgage only when he has no other go except this or a sale.

## 30. Of 982 families resident in the 12 villages, 395 owe debts based on security other than agri-

Accumulated and  
current debts.

cultural land. British Indian money is predominantly current throughout the District. Hyderabad currency is no doubt accepted when offered, but accounting is done mostly in British Indian money. Of course, land revenue payment is made in O.S. rupees as also loans from Co-operative Banks. B.G. Rs. 98,024-5-5 is the total non-land mortgage debt of

395 families. The average debt per indebted family (excluding land mortgage debt) is B.G. Rs. 248-2-7, and the average debt per resident family (including land mortgage debt) is B.G. Rs. 128-11-4. Practically all villages in Aurangabad grow some *kharif* and some *rabi* crops, and as the inquiry in the District was held between January and the middle of April, the debts as recorded represent neither the indebtedness at the end of a cultivation season before any payments are made to sowcars, nor the indebtedness after harvesting and threshing and annual payments to sowcars. Even so late as the first week of April many raiyats keep their wheat and jawari unthreshed. Therefore, generally speaking (except at Nirkhed and at Daregaon), the debt figures of the 12 villages noted below consist of long-standing debt and part of the year's debt: some raiyats made payments to sowcars between October and January from the *kharif* crops.

TABLE XI.

Name of Village	Total non-land mortgage debt			No. of indebted families	Average debt per indebted family			Average debt per resident family		
	B.G.Rs.	A.	P.		B.G.Rs.	A.	P.	B.G.Rs.	A.	P.
1. Sarnapur ..	1,408	8	0	22	64	0	0	31	11	4
2. Bun Kinola ..	11,303	2	0	49	230	10	10	138	11	11
3. Khupta ..	17,139	11	5	91	188	5	7	119	7	6
4. Sipora Jadced.	13,861	0	0	39	355	6	7	157	1	9
5. Nirkhed ..	3,005	8	0	26	115	9	6	47	0	10
6. Bun Takli ..	4,017	0	0	23	174	10	5	66	3	8
7. Boregaon ..	9,395	0	0	23	408	7	8	173	8	9
Khurd.										
8. Daregaon ..	5,635	0	0	17	331	7	6	93	0	8
9. Siri Saigaon .	11,520	0	0	28	411	6	10	274	11	1
10. Hingoni ..	4,916	0	0	14	351	2	3	125	0	3
11. Borsar Buzurg	8,523	8	0	48	177	9	2	180	11	11
12. Khadkheda ..	7,300	0	0	15	486	10	8	105	3	1
District Average					248	2	7	128	11	4

Even at Nirkhed and at Daregaon in which the debtors have made their annual payments to sowcars, the average debt per indebted family stands at B.G. Rs. 174-10-5 and B.G. Rs. 331-7-6 while in Boregaon Khurd and Khadkheda it is B.G. Rs. 408-7-8 and B.G. Rs. 486-10-8. The net debt running on from year to year is heavy, and any attempt at relief would have to first provide for settlement of this debt by part disallowance in some cases and spreading out into reasonable instalments in other cases.

### 31. The debts have lasted for—

Old borrowings and  
new.

50 years	in	1 case
25 „	„	7 cases
20 „	„	5 „
15 „	„	15 „
10 „	„	25 „
9 „	„	1 case
8 „	„	18 cases
7 „	„	14 „
6 „	„	20 „
5 „	„	23 „
4 „	„	36 „
3 „	„	73 „
2 „	„	67 „
1 year	„	181 „

and less than a year in 89 „

One is hereditary debt, and 19 are sundry—incurred in small amounts at different times from several people. Borrowings of more than 5 years ago are comparatively few in number while slightly less than half was borrowed this side of 3 years.

32. Debts of the 395 families consist of 595 borrowings. Three hundred and eighty three of these are based on personal security, 189 on crop security and 23 on other security like house, gold, etc.

The 595 borrowings are recorded

386 on stamped paper, and  
116 on plain paper.

Eighty-nine are on oral agreements and 4 are confirmed by decrees of courts of law. No document in these 595 borrowings is registered. There is a general impression that the use of a postal one anna stamp solemnizes every debt transaction, but a good many do not use even this. Few of the sowcars go to courts of law for decrees against their debtors: the bulk of the raiyats are thrifty and punctual in payments, and where there is default the sowcar finds it more convenient to have a renewed bigger bond than a court decree.

33. The 395 debts (taking each family's debt as one unit) are—

Sizes of non-land  
mortgage debts.

B.G. Rs. 1,000 and more	in	23 cases
„ 500 „	„	24 „
„ 250 „	„	71 „
„ 100 „	„	120 „
and less than B.G. Rs. 100	„	157 „

34. Details of the rates of interest levied in the 595 borrowings are—

Interest rates.	borrowings are—			
			for the cultivation season	per annum
100 per cent.	..	..	1	1
75     ,,	..	..	3	1
50     ,,	..	..	20	29
27½   ,,	..	..	5	..
25     ,,	..	..	118	15
24     ,,	..	..	94	146
20     ,,	..	..	..	2
18     ,,	..	..	16	25
15     ,,	..	..	2	6
12     ,,	..	..	17	17
9      ,,	..	..	..	3
6      ,,	..	..	1	..
no interest	..	..	50	..
sundry	..	..	7	..
instalment loans	..	..	16	..
			<hr/> 277	245

Two hundred and seventy-seven borrowings are being charged interest rates by the season and not by the month or the year. These seasonal borrowings generally last between 2 and 5 months, and therefore the rates per annum work respectively at more than double the rates in that column. Twenty-five per cent. for the season and 24 per cent. per annum are the rates of interest widely prevalent.

35. Accounts were seen and settled

Settlement of accounts.	20 year ago	7	in	1 case
	15 "		"	1 "
	12 "		"	3 cases
	10 "		"	1 case
	8 "		"	1 "
	6 "		"	6 cases
	5 "		"	2 "
	4 "		"	10 "
	3 "		"	25 "
	2 "		"	33 "
	1 year ago		"	351 "
	and less than a year ago		in	161 "

Borrowings of years ago with no renewals of documents and no payments are no doubt not cognizable in the eye of law, but the borrowings recorded in this inquiry are accepted responsibility for by every concerned borrower. So, every one of these is a *de facto* debt. In 351 cases the debtors made payments to sowcars after the *rabi* harvest of 1338 F., and in 161 cases after the last *khurif* harvest. The raiyats are on the whole well meaning and anxious to be punctual in their payments.

36. The money-lenders are—

Sowcars.

Marwadi sowcars	in	112	borrowings
Mahratta „	„	111	„
Arab Mohamedan sowcars	„	35	„
Cutchi „ „	„	2	„
Rohilla „ „	„	7	„
Deccani „ „	„	32	„
Brahman sowcars	„	69	„
Mahratta raiyats	„	158	„
Lambadi „	„	11	„
Kannady „	„	8	„
Marwadi grocers	„	4	„
and others	„	46	„

About a third of the lenders are Mahratta raiyats, five-eighths are professional sowcars.

37. Of B.G. Rs. 98,024-5-5 total non-land mortgage productive and debt, B.G. Rs. 42,274 (43.13 per cent.) unproductive debt. is productive debt; that is, this amount was borrowed for meeting running expenses in productive concerns.

38. Causes for the 595 borrowings are

Causes for other debts.

household expenses	in	187	borrowings
marriage „	„	95	„
accumulation	„	39	„
cultivation expenses	„	182	„
non-agricultural business	„	35	„
tenancy dues	„	15	„
and miscellaneous	„	42	„

The *Kharif* crop was poor this year in the southern taluqas and this accounts for the large number of debts incurred for household expenditure. As cultivators the Aurang-



abad raiyats are of a much higher order than Warangal raiyats, better than even Nanded raiyats (it is to be remembered that the bulk of Warangal raiyats are tenant cultivators and the bulk of Aurangabad and Nanded raiyats are proprietary cultivators). Debts on account of tenancy dues are negligible here but prominent in Warangal.

39. Raiyats receive no help from the Agricultural Department with regard to seed supply.

How many preserve seed and how many borrow depends upon the crop and the debt. If the crop is good and the debt is light, the raiyats invariably preserve seed. If the debt is heavy or the crop bad they borrow seed the next sowing season. "Sal Savai" (25 per cent. for the cultivation season really) is the general rate of interest levied on seed loans.

*How produce is disposed of*

40. Jawari, bajra and kapas are the main crops of the district. Sugar-cane cultivation, in flourishing condition about a decade ago, is now decreasing. Good wheat is harvested in the western taluqas. Mango in the north and orange in the south are the chief fruit crops.

41. Aurangabad is the best District in the State in P. W. D. road mileage, and this is largely responsible for the generally homogeneous condition over the whole District. Improvements are being made here and there, for example between Ambad and Jalna, but maintenance is not satisfactory at numerous places. Several "Katcha" (temporary) roads have become obliterated on account of neglect, for example between Jalna and Bhokardan and between Gangapur and Ambad. The "Pukka" (permanent) roads are wanting in bridges, earth-work and culverts in a number of places. Yet, motor 'buses manage to run along all these roads. An individual enterpriser has been given certain monopoly rights for running 'bus services along the roads in the District, but neither the monopoly terms nor the Government control of the concern is efficient. The rates charged are high and several of the vehicles used are below the standard necessary for a public utility concern.

42. The kapas markets are Aurangabad, Jalna Fardapur, Lasur and Rotegaon. Aurangabad City is the one big market for other produce. There is no difficulty felt with regard to

receiving remittances from outside the State, because

1. the current money in the whole of the District is B.G., and
2. there is a branch of the Imperial Bank at Jalna.

### *General*

43. The standard of life among the raiyats is simple and healthy. The staple grains are Food supply and health. jawari and bajra : in the west a good number use wheat also. In the southern taluqas, between famine and money-lenders, the raiyats are rather underfed. Milk supply is good in the north-eastern villages and poor in the south and west. The general health of the villagers is quite good, except for some malaria in the Kan-nar taluqa. The Mahratta raiyat spends little on drink and marriage expenses.

44. In many villages by which small brooks run in the rainy season, the people dig pits in Drinking water. the beds of the brooks from which they get their drinking water in summer. Otherwise, the vil-lagers depend upon wells which are generally in good con-dition. At Boregaon Khurd and Daregaon drinking water is not satisfactory. At Siri Saigaon and Khadkheda they have indigenous co-operative management of the single drinking water well in each of them.

45. One hundred and thirty-two are literate in Marathi, 2 in Arabic and one in English. Literacy. No one knows Urdu reading or writing.

46. There are 27 professional litigants. There is no Settlement of dis- panchayat organization but few care to putes. go to courts. A good number of disputes are settled by the sowers of the disputants, the stronger of the disputants gets his way in others.

47. Considering the terms of the present land mort- gages, the extent of land that has been Land transfers transferred on account of debt transac-tions, the eagerness of the raiyats to do their best both as tenants and as occupants, it may be said that there is good room for a set of land mortgage banks in the Aurangabad District. But the effective means for prevent-ing land transfers from the actual tillers, appears to be the prohibition of alienation of land by cultivating classes.

*Prospect*

48. Roads are plenty, and the poor maintenance can be materially improved by  
**Communications.**

1. entrusting monopolistic rights for running motor service throughout the District, to a joint-stock concern with adequate capital and enterprise ; and
2. making this same body responsible for the repair and maintenance of all the roads at stipulated rates.

Improvement of the present “ katcha ” (temporary) roads to the condition of permanent roads, would considerably add to means of communication facilities to villagers. It would not be good economy to give up *katcha* roads on which large sums of money have been spent.

49. Aurangabad and Jalna fully deserve to be made organized markets. Necessary arrangements will probably be made under the Marketing of Agricultural Produce Act.  
**Markets.**

50. Between land-grabbing and rack-renting, the raiyats of Aurangabad are now passing through an era of general decline although soil is fertile and climate congenial.  
**Conclusion.**

## NOTE ON ECONOMIC INVESTIGATIONS IN THE RAICHUR DISTRICT 1339 FASLI.

The Raichur Doab has no natural barrier to the west. Though there is no P.W.D. road between Dharwar and Bijapur Districts and Raichur District, there has been and is free communication across the frontier, thanks to the Guntakal-Gadag Railway passing across the Koppal Taluqa, and to 'buses plying along country cart tracks in fair weather. Two railway bridges connect across the Krishna and three connect across the Tungabhadra. About two-thirds of the boundary of the District adjoins British territory, the State districts to the north being Gulbarga and Mahboobnagar. Of the three frontier districts visited, Raichur, stands first with regard to general social and economic touch with neighbouring British Indian districts. For historical reasons the District is a long strip west to east and narrow south to north. The fairly good road from Raichur to Lingsugur makes Raichur a suitable district head-quarter. Raichur, Devdrug, Lingsugur, Kushtagi, Sindhanur and Manvi are suitably situated for taluqa administration, while Gangavathi and Alampur are nearer to the British border line than to their respective villages in the north. Leaving aside *samasthan* and *jagir* territory, Devdrug, Kushtagi and Alampur are the three taluqa head-quarters not yet connected with Raichur Town by P.W.D. road. But in fair weather 'buses run daily from Thavergera (on the Lingsugur-Gangavathi Road) to Kushtagi, and from Raichur town to Devdrug and to Gadwal (Alampur is connected with Gadwal by rail). Alampur Taluqa belongs, by soil and rainfall, by population and social conditions, to Telangana and ranks first in fertility and popular welfare in Raichur District. Raichur and the northern taluqas come next, while Manvi, Sindhanur and Gangavathi have suffered intensely on account of severe and continuous failure of water-supply for men and cattle—leave alone agriculture.

2. In consultation with the First Taluqdar and the eight Tahsildars, the marginally noted villages were selected for detailed economic inquiry (Table. I) Eddalapur and Arhal, have road facility.

The other 10 villages were selected as representative of the interior. The tours of the economic inquiry staff

TABLE I.

<i>Village</i>	<i>Taluqa</i>
1. Eddalapur..	Raichur.
2. Pochaldeni ..	"
3. Sunkal ..	Lingsugur
4. Arhal. ..	Gangavathi.
5. Hoylapur ..	Kushtagi.
6. Bamanhal ..	"
7. Malkapur ..	Sindhanur
8. Hullur ..	"
9. Buddini ..	Devdrug.
10. Hunched ..	Manvi.
11. Daddal ..	"
12. Serepalli ..	Alampur.

are shown in the accompanying District map. Apart from the railway and P.W.D. road journeys, the tours of the economic inquiry staff along country tracks and across fields covered more than 480 miles (the actual mileage of journeys within the District having exceeded 1,400 miles).

3. The inquiry took about 2 months. The data of each village are attached to a short memorandum dealing with the general condition of the village.

#### *Landholdings.*

4. Some of the landholders belong to the middle class, more than half the number of landholders belong to the lower classes, and 26·3 per cent. of the total number of families resident in the 12 villages are landless. Land is generally not monopolised in the hands of a few (Alampur Taluqa, perhaps the richest taluqa so far as fertility of soil is concerned, is an exception). The total area of the 12 villages is acres 20,881-1 of which acres 17,054-9 is dry land, acres 49-15 is wet land and acres 73-17 is garden land. Most of the wet land is "asmanithari" which is being cultivated generally as dry land. This total dry, wet and garden acreage is shown in the village records against 708 pattadars. But in 87 pattas, neither the pattadar nor his heirs respectively hold any portion of the lands shown against the pattas. The actual number of occupants, however, is 990. Nine occupants hold wet land only and 2 occupants hold garden land only. Forty-four wet landholdings and 91 garden land holdings are held in addition to dry land by 979 occupants. Sizes of average holdings (dividing dry, wet and garden areas by the number of occupants of dry, wet and garden land respectively), in each village are noted in (Table II). The high average of Hoylapur is due to extreme poverty of soil. Taking all the 12 villages together the average dry, wet and garden land holding works at acres 17-17, 0-32 and 0-32 respectively.

TABLE II.

Village	Size of average holdings		
	dry land	wet land	garden land
1. Eddalapur ..	15-34	..	2-13
2. Pochaldeni ..	15- 0	0- 8	..
3. Sunkal ..	21-16	..	0-20
4. Arhal ..	23- 2	6-39	0- 6
5. Hoylapur ..	33-37	7-15	0-19
6. Bamanhal ..	12-19	1-20	1-20
7. Malkapur ..	17-33	..	0-37
8. Hullur ..	18-20	..	0-31
9. Buddini ..	15-36	..	0-11
10. Hunched ..	12-13	..	1-34
11. Daddal ..	11- 0	..	..
12. Serepalli ..	18-30	1-21	1- 7
For all the 12 villages together ..	17-17	0-32	0-32

(fractions of guntas are omitted)

Sizes of average holdings (respectively dividing dry, wet and garden areas by the total number of occupants) are noted in Table III.

TABLE III.

Village		Size of average holdings		
		dry land	wet land	garden land
Eddalapur	..	15-34	..	0- 3
Pochaldeni	..	13-38	0- 4	..
Sunkal	..	21- 3	..	0- 6
Arhal	..	22-30	0- 4	0- 1
Hoylapur	..	32-39	0-12	0- 4
Bamanhal	..	12-19	0- 1	0- 1
Malkapur	..	17-33	..	0- 4
Hullur	..	18-20	..	0- 1
Buddini	..	15-36	..	0- 1
Hunched	..	12-13	..	0- 7
Daddal	..	11- 0	..	..
Serepalli	..	18-30	0- 4	0-11
Taking all the 12 villages together ..		17- 9	0- 2	0- 3

Poor as the soil is throughout the District, this average should be sufficient for the present ordinary needs of the landholders provided they had sufficient rainfall (or adequate irrigation facilities from the two rivers to the north and south) and provided land had been more or less evenly distributed among the landholding families.

5. The total number of families resident in the 12 villages is 928. Landholders number 684 while 244 have no agricultural land. If the total dry, wet and garden area were to be divided equally among all the resident families, each family would get acres 18-15 dry land, 2 guntas wet land and 3 guntas garden land. This average per resident family, with a timely and copious rainfall, should enable the raiyats of Raichur to maintain a fairly good standard of life. Land is not insufficient (though ill-distributed) for the population at any rate for the present, but the urgent need to retain the raiyat on the land is water for drinking and for irrigation.

6. The table given below (Table IV) shows the classification of landholders according to sizes of their holdings. Occupants having 100 acres and more each, number only 5 (one of whom holding 229 acres has converted it into village common at a nominal fee for making up the land revenue assessment charged on it). Occupants holding less than 15 acres number 597. While big landholders are few, families having insufficient extents of land are about 60·3 per cent. of the total number of occupants.

TABLE IV.

		dry land	wet land	garden land
300 acres and more	..	1	..	..
200        "	..	1	..	..
100        "	..	3	..	..
75         "	..	12	..	..
50         "	..	33	..	..
40         "	..	25	..	..
35         "	..	31	..	..
30         "	..	35	..	..
28         "	..	19	..	..
25         "	..	34	..	..
22         "	..	42	..	..
20         "	..	27	..	..
18         "	..	49	..	..
15         "	..	81	..	..
12         "	..	75	..	..
10         "	..	89	..	..
8          "	..	91	..	..
5          "	..	151	.. 1	2
2          "	..	135	11	9
1 acre and more	..	30	24	20
20 guntas and more	..	1	8	17
10         "	..	10	9	16
less than 10 guntas	..	4	..	29
Total	..	979	53	93

7. Of 990 landholders, 107 are non-cultivators and 883 are cultivating occupants. Four of the 107 are sowcars, 3 merchants, 4 village officers, 45 engaged in other occupations and 51 are mere rent receivers. Table V shows

Cultivating and  
non-cultivating  
occupants.



that a high majority of occupants holding 50 acres and more cultivate their lands. One hundred and fifty-two of the 883 cultivating occupants have subsidiary professions like carpentry, weaving, blacksmithy, money-lending, etc., while 731 depend entirely on cultivation.

TABLE V.

		Total No. of occupants			Cultivating occupants		
		d.	w.	g.	d.	w.	g.
holding	300 acres and more	..	1	0	0	0	0
„	200 „	..	1	0	0	0	0
„	100 „	..	3	0	0	2	0
„	75 „	..	12	0	0	8	0
„	50 „	..	33	0	0	29	0

8. Tank irrigation there was decades ago but failure of rain during the past two decades has made the people almost forget wet cultivation. There are 4 villages in the Gangavathi Taluqa getting water from two channels (from the Tungabhadra) for cultivation. There is a little of well irrigation, the main garden crops being tobacco and chilli.

9. Competition for agricultural land is not keen except in Alampur Taluqa where soil has the richness which a doab soil may be expected to have. Table VI shows that it is in Hoylapur that the value of land is very low as the soil is specially poor. In Alampur Taluqa the price of agricultural land is pretty high on account of fertility of the soil on the one hand and the increasing desire of the Kurnool sowcars and merchants to become landholders on the other.

TABLE VI.

		Current price of an average acre of land		
		dry land	wet land	garden land
		B.G. Rs.	B.G. Rs.	B.G. Rs.
1. Eddalapur	..	50-100	..	60-120
2. Pochaldeni	..	35- 80	40-80	..
3. Sunkal	..	10- 20	..	30-60
4. Arhal	..	40-125	..	..
5. Hoylapur	..	2- 6	10-20	..
6. Bamanhal	..	30- 50	..	..
7. Malkapur	..	25- 50	..	30-60
8. Hullur	..	25- 60	..	..
9. Buddini	..	15- 35	..	..
10. Hunched	..	15- 25	..	100-125
11. Daddal	..	25- 50	..	..
12. Serepalli	..	200-450	..	200-500

10. Acres 2,599-32 dry land, 2-8 wet land and 17-26 garden land (constituting 15·24, 4·45 and 24·03 per cent. respectively of the total dry, wet and garden land areas of the 12 villages) passed hands during the past 25 years. Transfers on account of inheritance and partition are not included.

		Area transferred		
Village		dry acres	wet acres	garden acres
Eddalapur	..	374-24	..	..
Pochaldeni	..	164-37	2-8	..
Sunkal	..	248-12	..	4-21
Arhal	..	294-33	..	1-33
Hoylapur	..	285-17	..	0-23
Bamanhal	..	197-18	..	..
Malkapur	..	283-12	..	..
Hullur	..	200-34	..	..
Buddini	..	76-26	..	..
Hunched	..	179-21	..	5-18
Daddal	..	148-39	..	..
Serepalli	..	144-39	..	5-11
Total	..	2,599-32	2-8	17-26

11. Table VII shows that about 60 per cent. of the land was transferred by regular sale and only acres 27-0 by mortgage with possession. By the "oral mortgage and formal sale" process (explained in the report on village Khupta in Aurangabad District, and locally termed "Vishvasa Khareedi") about 12 per cent. was secured, and more than one-third of the total transferred area was taken possession of by the money-lenders through debt transactions. The acreage transferred "by migration, resignation and charity" is larger than in any of the other five Districts visited.

TABLE VII.

	dry	wet	garden
1. by regular sale ..	1,519-2	2-8	7-18
2. by oral mortgage and formal sale ..	317-3	..	0-23
3. by debt developed to sale. .	579-35	..	7-17
4. by mortgage with possession ..	27-0	..	..
5. by migration, resignation and charity .. ..	123-33	..	2- 8
6. by alleged forced expulsion. .	21-26	..	..
7. by giving in exchange ..	11-13	..	..
Total area acres ..	2,599-32	2-8	17-26

12. Table VIII gives below details from and to which classes of population how much of land was transferred, taking cultivation as the test. The transfer to occupants actually cultivating the land amounts to acres 1,839-17 dry land, 2-8 wet land and 9-11 garden land while the transfer to non-cultivating occupants is acres 760-15 dry land, 8-15 garden land. The transfer from non-cultivating classes to persons belonging to cultivating classes and actually cultivating at present (acres 215-26 dry land and 2-0 garden land) is slightly more than the acreage transferred from cultivating classes to persons belonging to non-cultivating classes and not actually cultivating at present (acres 198-29 dry land and 5-34 garden land). The tendency for land to go back to the tillers of soil is more distinct here than in Aurangabad, and the tendency towards absentee landlordism is not absent. The extent

transferred to persons belonging to cultivating classes but not actually cultivating at present is acres 545-2 dry land and 2-21 garden land : an increasing number of raiyat families are giving up cultivation. Acres 141-34 dry land and 0-34 garden land was taken up by persons belonging to non-cultivating classes but actually cultivating at present.

TABLE VIII.

	dry acres	wet acres	garden acres
<i>From persons belonging to cultivating classes.</i>			
(a) to persons belonging to cultivating classes and actually cultivating ..	1,481-37	2-8	6-17
(b) to persons belonging to cultivating classes but not cultivating at present ..	471-1	..	2-21
(c) to persons belonging to non-cultivating classes but actually cultivating at present	96-13	..	0-34
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	198-29	..	5-34
<i>From persons belonging to non-cultivating classes.</i>			
(a) to persons belonging to cultivating classes and actually cultivating ..	215-26	..	2-0
(b) to persons belonging to cultivating classes but not cultivating at present ..	74-1	..	..
(c) to persons belonging to non-cultivating classes but actually cultivating at present.	45-21	..	..
(d) to persons belonging to non-cultivating classes and not cultivating at present ..	16-24	..	..
Total ..	2,599-32	2-8	17-26

13. Table IX shows that between 15 and 11 years ago there was a rise in land transfers, and from then to now there has been an increase though from the last 5 years there has been a steep

Transfers viewed  
quinquennially.

rise. It also shows that such transfers are in comparatively small blocks, that is, from small raiyats.

TABLE IX.

	cases of land transfer	area transferred		
		dry land	wet land	garden land
		Acre 55-21	Acre ..	Acre ..
between 25 and 21 years ago	5	55-21	..	..
„ 20 „ 16 „	18	235-32	..	0-23
„ 15 „ 11 „	20	253-10	..	..
„ 10 „ 6 „	60	846-36	..	4-23
5 years and this side ..	110	1,208-13	2- 8	12-20
Total ..	213	2,599-32	2- 8	17-26

14. In 18 out of 213 cases, raiyats dispossessed of their lands by the O.M.F.S. process or on account of other debt transactions are now cultivating land on tenancy terms. The area so cultivated in these 18 cases is acres 228-10 dry land. This constitutes 8·7 per cent. of the total transferred area, 8·7 per cent. of the total area cultivated on tenancy terms (namely, acres 2,591-24 dry land, 8-31 wet land and 5-15 garden land) and 24·5 per cent. of the total acreage transferred on account of debt transactions (acres 931-38). That is, slightly less than a fourth of land lost by the raiyats on account of debt transactions, is being cultivated by themselves on tenancy terms.

15. Acres 472-11 is fallow in the 12 villages. The main reasons for this are infertility of soil and scarcity of rain.

#### *Agricultural tenancies.*

16. Acres 2,591-24 dry land, 8-31 wet land and 5-15 garden land (comprising 15·2 per cent., 17·7 per cent. and 7·3 per cent. of the total dry, wet and garden land areas respectively) are being cultivated by tenants. Tenancy contracts number 195 and only 42 are landless tenants that is, tenants not having their own occupancy holdings. In 38 of the tenancies, rent is paid in kind, in 90 in money and in 67 partly in money and partly in kind.

17. There is not much competition for securing agricultural tenancies and the tenancy dues are particularly low in the central tracts (rents along and nearby the two rivers being higher). Village Arhal comprises all peasant holdings: the only tenancy in which money rent is paid is of land specially inferior. Taking into consideration tenancies in which rent is paid only in money, the annual rent per average acre of land works at :—

O. S. Rs.				
7	7	3	at	Eddalapur
3	8	10	„	Pochaldeni
5	3	10	„	Sunkal
0	7	11	„	Arhal
0	5	10	„	Hoylapur
3	5	3	„	Bamanhal
2	10	2	„	Malkapur
2	13	1	„	Hullur
1	3	2	„	Buddini
1	2	1	„	Hunched
5	5	2	„	Daddal
and	4	1	„	Serepalli

The rent level at Serepalli should have worked at a higher figure but for the fact that there are a number of *khandgutta* cases. Eddalapur is on the Krishna banks and demand for land is keen. As mentioned below, a high majority of these tenancies are annual contracts which involve constant fear of ejection, minimum maintenance and no land improvement whatever.

18. One hundred and forty are tenancies at will, 18 are contracts for 2 years and more, and 37 are contracts for 5 years and more. The tenants have been cultivating land under their respective tenancies for 1 year and more in 63 cases, for 2 years and more in 78 cases, for 5 years and more in 38 cases, and for 10 years and more in 16 cases.

#### *Agricultural Labourers.*

19. Two hundred and two families (out of 928) have neither occupancy nor cultivation holdings. Of these, 29 are dependent families, the heads of 57 are skilled labourers, and 116 families comprise unskilled labourers.

20. Wages in kind are more common than wages in money, and the wage-level is rather low throughout the District, ranging between  $1\frac{1}{2}$  and 2 seers of yellow jawari or kongni per day per adult labourer, and between 1 and  $1\frac{1}{2}$  seers per day per woman coolie. In five villages (Pochakkeni, Arhal, Hoylapur, Bamanhal and Hullur) wages are paid in some cases in money. Every adult labourer is paid between B.G. annas 2 and 4, and woman coolie between B.G. annas  $1\frac{1}{2}$  and 3.

*Land Mortgage Debt.*

21. There are a number of Co-operative Societies, but many are defaulters in their payments to the Raichur Central Bank on account of very poor crops. Though there is no organised market at Raichur (as in Bombay or Berar), agricultural produce is not being subjected to any heavy charges in the process of sale.

22. Eighty-three land mortgages comprise acres 1,221-35 dry land, 3-7 wet land and 11-12 garden land, constituting 7.5 per cent. of total area of holdings. The present value of this land is estimated at B.G. Rs. 44,700 and the mortgage debt stands at B.G. Rs. 21,193 and O.S. Rs. 5,367-9-3. The total O.S. value of this debt comes to Rs. 30,092-11-11. The debt, therefore, is 57.7 per cent. of the estimated value (O.S. Rs. 52,150) of mortgaged land.

23. Table X gives the different kinds of mortgages:—

TABLE X.  
*Mortgages with possession.*

Varieties of land mortgages.	(a) ordinary	..	..	2
	(b) with conditional sale clause attached	..	..	2
	(c) with minimum period stipulated	..	..	..
	(d) involving free redemption after a stipulated period	..	..	17

*Simple mortgages.*

Varieties of land mortgages.	(a) ordinary	..	..	49
	(b) With conditional sale clause attached	..	..	13

Ordinary simple mortgages are the rule and mortgages with possession are not generally liked by the money-lenders.

24. Thirty-nine mortgages are recorded in registered documents, 23 on stamped paper and 20 on plain paper. One mortgage has the force of a decree of a court of law. There is no case of oral mortgage.

25. The rates of interest levied in the 62 simple mortgages are

Rates of interest.			
37 $\frac{1}{2}$	per cent.	in	1 mortgage
24	"	"	10 mortgages
18	"	"	8 "
15	"	"	3 "
12 $\frac{1}{2}$	"	"	12 "
12	"	"	9 "
11 $\frac{1}{4}$	"	"	1 mortgage
and 6 per cent		"	15 mortgages.

Three are instalment loans.

26. The 83 land mortgage debts have lasted for

Duration of land mortgages.			
19 years	in	1 case	
15 "	"	1 "	
12 "	"	3 cases	
10 "	"	12 "	
9 "	"	1 case	
8 "	"	1 "	
7 "	"	1 "	
6 "	"	8 cases	
5 "	"	6 "	
4 "	"	6 "	
3 "	"	14 "	
2 "	"	9 "	
1 year	"	14 "	
and less than 1 year	"	6 "	

27. The money-lenders are

Money-lenders on land security.			
Lingayat sowcars	in	21 cases	
Marwadi "	"	2 "	
Reddy "	"	3 "	
Komti "	"	5 "	
Brahman "	"	1 case	
Lingayat raiyats	"	13 cases	
Kannady Mohamedan raiyat	"	1 case	
" shepherd	"	4 cases	
" washerman	"	1 case	
" weaver	"	1 "	
" bairders	"	2 cases	
" barber	"	1 case	
Brahman Vakil	"	1 "	
Co-operative Society	"	12 cases	
and the Revenue Department (on account of taqavi loans)	"	15 "	



## 28. Main causes for the debts are

Causes for debts  
on land

household expenses	in	43 cases
marriage „	„	17 „
accumulation „	„	10 „
cultivation expenses	„	9 „
miscellaneous	„	3 „
and not ascertainable	„	1 case

Land mortgages for productive purposes are a few. For household expenses rarely does a raiyat go to the extent of mortgaging his land. In the above analysis 43 debts are due to household expenses. That is, the cause for more than 50 per cent of the land mortgage cases is total or partial failure of crop.

*Other debt.*

29. Of 928 families resident in the 12 villages, 366 owe debts based on security other than agricultural land. British Indian money is predominantly current throughout the District. Hyderabad currency is no doubt accepted when offered, but accounting is done mostly in British Indian money. Of course, land revenue payment is made in O. S. rupees as also loans from Co-operative Societies. The debt of 366 families is B.G. Rs. 81,746-8-0 (equivalent to O.S. Rs. 95,334-2-2). The average debt per indebted family (excluding land mortgage debt) is O.S. Rs. 260-7-7 and the average debt per resident family (including land mortgage debt) is O.S. Rs. 135-2-6. Nine out of the 12 villages grow more *kharif* than *rabi*. Monsoon rains begin rather late in Raichur, and as the inquiry in the District was held between the last week of June and the middle of August, the debts as recorded generally present the indebtedness before the cultivation season was in full swing. In other words they represent the indebtedness after harvesting and threshing and annual payments to sowcars and before the commencement of the next cultivation season. In most cases the raiyats were anxiously waiting for rain. Therefore, the debt figures of the 12 villages noted below consist chiefly of long-term debt with some additions thereto made during the previous four months for household expenses and in very few cases for preliminary expenses of cultivation, such as purchase of seed, etc.

TABLE XI.

Name of village	Total non-land mortgage debt	No. of indebted families	Average debt per indebted family	Average debt per resident family
	O.S. Rs. A. P.		O.S.Rs. A. P.	O.S.Rs. A. P.
1. Eddalapur ..	8,528 14 4	59	144 8 11	67 7 1
2. Pochaldeni ..	4,988 0 0	19	262 8 5	91 15 7
3. Sunkal ..	1,932 9 0	26	74 5 3	57 5 7
4. Arhal ..	18,506 10 2	56	330 7 7	168 11 7
5. Hoylapur ..	1,411 11 6	13	108 9 6	31 4 3
6. Bamanhal ..	5,507 13 0	18	305 15 10	91 13 11
7. Malkapur ..	10,944 9 7	31	353 0 10	168 5 4
8. Hullur ..	11,571 0 0	38	304 8 0	141 12 11
9. Buddini ..	3,230 9 7	18	179 7 8	130 10 2
10. Hunched ..	3,572 12 9	22	112 6 5	91 14 1
11. Daddal ..	8,986 8 3	43	208 15 9	169 12 3
12. Serepalli ..	16,153 0 0	23	702 4 10	483 12 2
District average .			260 7 7	135 2 6

In all the 12 villages the debtors had made the annual payments (they could) to sowcars but yet the average per indebted family is O.S. Rs. 702-4-10 in Serepalli, 353-0-10 in Malkapur, 330-7-7 in Arhal and 305-15-10 in Bamanhal. The low debt of Sunkal is mostly due to the Krishna River which flows nearby, that of Hoylapur to sheer barrenness. The District average per indebted family is slightly lower than in Aurangabad (B.G. Rs. 248-2-7). The incidence of indebtedness in Raichur is as heavy as in Aurangabad : the District average per resident family is O.S. Rs. 135-2-6 (the corresponding figure for Aurangabad is B.G. Rs. 128-11-4), but a decidedly higher percentage is the net debt running on from year to year.

30. The amount borrowed after the last rabi harvest is O.S. Rs. 12,633-10-10 (out of a total Post-harvest debt. debt of O.S. Rs. 95,334-2-2). That is, more than one-eighth of the total debt is incurred in four months after the crops—mostly for consumption purposes. This reminds one of Ammapalam (Warangal District) condition. Unless special measures are organised for substantially augmenting the very poor crops now being reaped, there is little chance of this debt ever being cleared by the Raichur raiyats.

## 31. The borrowings have lasted for—

Old borrowings and  
new.

12 years	in 2 cases
11 „	„ 1 case
10 „	„ 4 cases
8 „	„ 6 „
6 „	„ 21 „
5 „	„ 12 „
4 „	„ 30 „
3 „	„ 25 „
2 „	„ 89 „
1 year	„ 208 „
9 months	„ 13 „
6 „	„ 29 „
5 „	„ 10 „
4 „	„ 17 „
less than 4 months	„ 122 „
(that is, after the last harvest).	

32. Debts of the 366 indebted families consist of 589 borrowings. Four hundred and ninety-three of these are based on personal security, 86 on crop security and 10 on other security like house, gold, etc.

The 589 borrowings are recorded —  
213 on stamped paper, and  
321 on plain paper.

Fifty-five are on oral agreements. No document in these 589 borrowings is registered. Few of the sowcars go to courts of law for decrees against their debtors : the bulk of the raiyats are punctual in their payments in years of fair crop, and when crops fail the sowcars find it more convenient to have renewed bigger bonds from willing raiyats readily executing them with a view to secure further advances. But, sound security is lacking, and *sowcari* is not an attractive profession : the small loans that are being freshly made are more due to humanitarian than to business reasons.

33. The 366 debts (taking each family's debt as one unit) are—  
 Sizes of non-land mortgage debts.

over B.G. Rs. 5,000	in	1 case
„ 3,000	„	1 „
„ 2,000	„	2 cases
„ 1,000	„	10 „
„ 500	„	23 „
„ 250	„	44 „
„ 100	„	140 „
and less than B.G. Rs. 100	„	145 „

34. Below are given details of the rates of interest levied in the 589 borrowings. The widely prevalent rates in the District are 24 per cent. and 18 per cent. Generally the raiyats do not borrow with a definite promise to pay up their dues after the cultivation season. This is so even in the case of loans in kind : the reason is that no raiyat can depend upon the crop he would raise the next season.

50 per cent. in kind	in	30 borrowings
30 per cent. in money	„	12 „
25 per cent. in kind	„	36 „
25 per cent. in money	„	47 „
24 „	„	154 „
21 „	„	5 „
20 „	„	4 „
18 „	„	143 „
16 „	„	3 „
15 „	„	34 „
12½ „	„	5 „
12 „	„	99 „
10½ „	„	1 borrowing
9 „	„	2 borrowings
6½ „	„	1 borrowing
6 „	„	2 borrowings
no interest	„	32 „
and payment is made in instalments in	„	6 borrowings.

## 35. Accounts were seen and settled—

Settlement of  
accounts.

in	1 case	5 years ago
„	1 „	4 „
„	1 „	3 „
„	7 cases	2 „
„	61 „	1 year ago
„	1 case	7 months ago
„	9 cases	6 months ago
„	2 „	5 „
„	29 „	4 „
and „	47 „	after the last harvest.

In 430, out of 589 borrowings, accounts have not been seen since they were opened. The raiyats are well meaning in their debt transactions, but general and repeated default is due to the poor and uncertain yield of land.

## 36. The money-lenders are—

Sowcars

Lingayat sowcars	in	260 cases
Komti „	„	40 „
Marwadi „	„	22 „
Kannady Mohamedan sowcars,	„	20 „
Brahman sowcar	„	1 case
Lingayat raiyats	„	140 cases
Kannady Mohamedan raiyats	„	18 „
Brahman raiyats	„	3 „
Lombadi „	„	3 „
Deccani Mohamedan broker	„	3 „
do do butcher	„	2 „
Kannady village officers	„	14 „
do Baiders	„	15 „
Lingayat Jangam	„	6 „
Kannady Mohamedan carpen- ter	„	1 case
Kannady Mohamedan cotton- cleaners	„	3 cases
and others	„	38 cases.

About a half of the lendings are by Lingayat sowcars, about a fourth are by Lingayat raiyats.

37. Of O.S. Rs. 95,334-2-2 total non-land mortgage debt, O.S. Rs. 32,666-10-8 (34·3 per cent.) is productive debt; that is, this amount was borrowed for meeting running expenses in productive concerns.

Productive and  
unproductive  
debt.

## 38. Causes for the 589 borrowings are—

Cause for other debts.

	in 180 borrowings
household expenses	
marriage	105
accumulation	49
cultivation expenses	175
non-agricultural business	30
house-building	15
payment of land revenue	28
and miscellaneous	7

The three main causes of debts in Raichur are household, cultivation and marriage expenses.

39. Raiyats receive no help from the Agricultural Department with regard to seed supply. They preserve seed out of their own crops except for ground-nut. There is a general sentiment against borrowing seed. The general rate of interest levied on seed loans is 50 per cent. in kind or 25 per cent. in money.

*How produce is disposed of.*

40. Jawari (yellow and red), kapas, bajra and ground-nut are the chief crops of the District. Small quantities of white jawari are also grown in rabi season. In the Raichur, Lingsugur, Manvi and Sindhanur Taluqas, kapas is grown as a rabi crop.

41. Raichur District is well provided with roads (P.W.D.) and there are new roads under construction. But some of the roads are very poor in construction and maintenance as for example between Maski and Sindhanur. Even the best road (Raichur-Lingsugur) is wanting in bridges and culverts in several places. Numerous private individuals have been given licenses for running 'buses in different parts of the District. The rates charged are rather high and the services irregular (except in cases of 'buses carrying the post).

42. Raichur is the only big market for the agricultural produce of the whole District. Some weekly fairs are held here and there in the interior, and the saleable produce of the majority of villages is bought on the spot by peregrinating merchants or agents from beyond the Tungabhadra. As in Aurangabad, there is no difficulty felt with regard to receiving remittances

from outside the State, because

1. the current money in the whole District is B.G.,  
and
2. there is a branch of the Imperial Bank at Raichur.

*General.*

43. The standard of life among the raiyats here is lower than in Aurangabad and Nanded, but higher than in Warangal. The staple grain is jawari; in the south and east bajra and rice are also used. Throughout the District, between infertility and insufficiency of soil and rainfall respectively, the raiyats are generally underfed. Milk-supply is poor. Scarcity of fodder is felt seriously in the central portion of the District. The general health of the villagers is fair, except for some malaria in the western portion of the Kushtagi Taluqa. The Kannady takes more after the Thelanga raiyat in his expenses on drink and marriage.

44. Villages situated on the banks of the two rivers command good drinking water-supply. In 5 out of the 12 villages drinking water is got from pits dug in the beds of dried up brooks nearby. Even these fail in summer in most places. Drinking water at Pochaldeni, Sunkal and Hoyalapur is specially unsatisfactory. Lingsugur and Gangavathi Taluqas are now better off in this respect on account of the numerous excellent wells scientifically done by the Well-Sinking Department. All these are advisedly lift wells, but the addition of "Persian Wheels" will make them more universally useful. The Department is extending its operations towards the east, and thus solidly catering to the primary need of the villagers.

45. Cattle are of a hard-working variety and it is surprising that even in the central areas with very little rain, poor soil and very poor fodder supply, they are pulling on. While the hardships they are put to on account of want of drinking water are being and will be met considerably by the Well-Sinking Department now extending its operations to the central taluqas, the difficulties on account of fodder are seriously increasing. Warangal is a district in which Nature is kinder to cattle : for several months in the year they graze (free in some cases, for annual payments in more cases) on meadows and in forests. In Raichur this facility is practically absent (except along the river banks), and even then the acreage under fodder crops is quite

inadequate. The following figures (Table XII) show that cattle, etc., per average acre under fodder crops (1339 F.) number 7·66 in Warangal District and 16·19 in Raichur District. The figures are of the Statistical Department :—

TABLE XII.

District	Acreage under fodder crops (1339 F.)	Cows, oxen and buffaloes	Sheep and goats	Other domestic animals requiring fodder	Total live stock	Cattle, etc., per average acre under fodder crops
Warangal ..	247,923	1,229,213	666,050	4,949	1,900,212	7·66
Raichur ..	70,815	553,812	580,033	12,563	1,146,408	16·19

46. One hundred and fourteen are literate in Kannada, 7 in Telugu, 7 in Urdu, 2 in Marathi and 1 in English.

Literacy.

47. There are 9 professional litigants in the 12 villages. There is Panchayat spirit in most of the villages though without organisation.

Settlement of disputes.

#### *Prospect.*

48. The observations made with regard to the difficulties to which unregistered occupants of land are subjected in Aurangabad District, apply in all respects to conditions in Raichur.

Unregistered occupants.

49. The District has got a well planned system of tanks but practically all of them are in disuse on account of comparative scarcity of rainfall in recent years. There is a move in some villages (as at Pochaldeni) to persuade Government to grant tank beds for cultivation. It is true that for some years past and at present Raichur tanks have not been of any use, but it would be unbusinesslike to wipe out so much capital outlay represented by these tanks. The fact that past generations found it worthwhile to laboriously put up these tanks and catchment areas should persuade the authorities to maintain them intact. With better rains the system should prove of great economic value. The raising of ground-nut crop was a reason for increasing neglect of the tanks by the raiyats, but considerations of temporary increase in the yield of land (ground-nut is a crop subject to wide variations in rate) ought not to come in the way of essential food and fodder crops. Numerous veteran raiyats deprecate the move for doing away with tanks : cultivation of tank beds is considered by them as killing the golden goose.

Tanks



50. There is a section of opinion to the effect that river irrigation does not suit the Raichur District. It is for agricultural and engineering experts to judge on this, but the western tracts of the District do not have any black soil : land in Ling-sugur, Kushtagi, Koppal and Gangavathi Taluqas (and partially in Sindhanur and Devdrug Taluqas) is just like the vast irrigated area below the Cauvery in the Mysore State. It is indeed an irony of fate that the population living in a doab fringed by two such big rivers, is suffering so much on account of want of water for household and agricultural needs.

51. Forests are born, not made. Yet, successes have been achieved in rearing up forests with the help of the science of forestry. Raising of plantations at convenient centres (along the two rivers to the north and to the south for example) is a matter deserving investigation by the Hyderabad Forest Department. At the close of 1337 F., Raichur District had acres 23,513 protected forest and acres 59,114 open forest. Any improvement realised in quality and in area would increase humidity and attract to a greater or to a less degree, rainfall.

52. Investigations by the Agricultural Department with a view to speedily increase the acreage under fodder crops, are urgently called for. In the meanwhile, immediate relief is required in this respect in the shape of special arrangements for the supply of fodder at concessional rates. The Agricultural Department may consider the feasibility of applying for and administering a recurring grant on this score by the Famine Board. Umrabad forests are nearby, and the Forest Department might be moved to assist in securing the fodder-supply. If such fodder-supply is maintained for five years, conditions may be expected to improve slightly on account of work in other directions.

53. There seems to be no room for land mortgage banks in Raichur, the yield of land being highly uncertain. Even Co-operative Credit Societies have found it very difficult to make punctual collections from borrowers. Money-lenders generally seem to be more willing to advance loans on personal security than on either land or crop security.

54. There is a good mileage of P.W.D. roads in existence and under construction, but with regard to maintenance and 'bus traffic substantial improvement can be expected by the institution of a joint stock motor 'bus monopoly concern assisted in certain respects and controlled in others by Government—as suggested in the report on Aurangabad District. The grants for road maintenance (*e.g.*, annually Rs. 22,000 for the 57 miles between Raichur and Lingsugur) are liberal, and the establishment of a joint stock concern with sole responsibility for the running of 'buses in the District, for the carriage of mails and for road repair, would go a great way in helping free movement of men and goods. Such a concern if and when established in full swing, would very probably agree even to run weekly lorry services along suitable roads for the transshipment of more valuable merchandise. Devdrug and Alampur (if this taluqa is to continue as part of the Raichur District) require to be connected by P.W.D. road with Raichur Town.

55. The operations of the Well-Sinking Department are a great promise for the future welfare of the District. Its extended activities (liberally being supported by Government), coupled with a bold irrigation policy (understood to have already been adopted by Government), a persevering afforestation programme and a thorough-going tank maintenance and restoration scheme, should enable this District to regain speedily its historic affluence and prosperity chronicled in his romantic novels by Meadows Taylor.











